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Ref     Items   Index-term
É1          1   AU=WATSKY ERIC JACOB
E2          1   AU=WATSKY M
E3         40  *AU=WATSON A
E4          6   AU=WATSON A A
E5          2   AU=WATSON A B
E6          2   AU=WATSON A C
E7         14   AU=WATSON A D
E8          1   AU=WATSON A E
E9          1   AU=WATSON A G
E10         5   AU=WATSON A I
E11        11   AU=WATSON A J
E12         9   AU=WATSON A K
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Watson
09/453800

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        Enter P or PAGE for more
?show files;ds
File 347:JAPIO OCT 1976-2001/May(UPDATED 010905)
        (c) 2001 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200151
        (c) 2001 Derwent Info Ltd
>>>No sets currently exist
?
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1

2/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00938354
LIQUID EFFLUENT TREATMENT PLANT AND PROCESS
INSTALLATION ET PROCEDE DE TRAITEMENT D'EFFLUENT LIQUIDE
PATENT ASSIGNEE:
  Kvaerner Technology and Research Limited, (2495891), St. James's House,
    23 King Street, London SW1Y 6QY, (GB), (Applicant designated States:
    all)
INVENTOR:
  JONES, Richard, Bernard, 5 Teesgrange Avenue Darlington, County Durham
    DL3 8BL, (GB)
  WATSON, Andrew, James , 1 Southwell Green Haughton Grange, Darlington
    County Durham DL1 2XE, (GB
PATENT (CC, No, Kind, Date):
                              WO 9811028   980319
APPLICATION (CC, No, Date):   WO 97939046 970905;   WO 97GB2392   970905
PRIORITY (CC, No, Date): GB 9619197 960913
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
  MC; NL; PT; SE
INTERNATIONAL PATENT CLASS: C02F-003/30; C02F-003/22
LANGUAGE (Publication,Procedural,Application): English; English; English
INVENTOR:
... GB)
  WATSON, Andrew, James ...

2/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00864615
COSMETIC COMPOSITIONS
KOSMETIKA
COMPOSITIONS COSMETIQUES
PATENT ASSIGNEE:
  THE PROCTER & GAMBLE COMPANY, (200173), One Procter & Gamble Plaza,
    Cincinnati, Ohio 45202, (US), (applicant designated states:
    AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;NL;PT;SE)
INVENTOR:
  GOLDSWORTHY, Maxine, Jane, 88 Bushey Court, Raynes Park, London SW20 0JG,
    (GB)
  JAKUBOVIC, David, Andrew, 35 Cherry Orchard, Staines, Middlesex TW18 2DE,
    (GB)
  JAMES, Martin, Ian, 59 Woodlands Road, Camberley, Surrey GU15 3ND, (GB)
  SCALLY, James, Joseph, 14 Runnymede Court, Egham, Surrey TW20 9AA, (GB)
  WATSON, Andrew, David , 75 Somerset Road, Meadvale, Redhill, Surrey RH1
    6ND, (GB
LEGAL REPRESENTATIVE:
  Woof, Victoria et al (84402), Procter & Gamble Technical Centres Ltd,
    Patent Department, Lovett House, Lovett Road, Staines, Middlesex TW18
    3AZ, (GB)
PATENT (CC, No, Kind, Date): EP 871425 A1 981021 (Basic)
                              EP 871425 A1 990407
                              WO 9720540 970612
APPLICATION (CC, No, Date):   EP 96941426 961122; WO 96US18672 961122
PRIORITY (CC, No, Date): GB 9524717 951202
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;

1

NL; PT; SE
INTERNATIONAL PATENT CLASS: A61K-007/035; A61K-031/74; A61K-007/06;
  A61K-007/00;
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
... GB)
  WATSON, Andrew, David ...

 2/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00764954
**DIVERSITY RECEIVER WITH COMBINER FOR EQUALIZATION AND DIVERSITY TRANSMITTER
  WITH SPLITTER AND DELAY**
**DIVERSITY-EMPFANGER MIT KOMBINATOR ZUR ENTZERRUNG UND DIVERSITY-SENDER MIT
  VERTEILER UND VERZOGERUNG**
**RECEPTEUR   EN   DIVERSITE   DOTE D'UN MELANGEUR POUR L'EGALISATION ET
  TRANSMETTEUR EN DIVERSITE DOTE D'UN DIVISEUR ET D'UN ELEMENT DE RETARD**
PATENT ASSIGNEE:
  MOTOROLA, INC., (205770), 1303 East Algonquin Road, Schaumburg, IL 60196,
    (US), (applicant designated states: DE;FR;GB)
INVENTOR:
  WATSON, Andrew, William, Drewry , Mariemont 66A Ashley Road, Bathford
    Bath BA1 7TS, (GB
LEGAL REPRESENTATIVE:
  Gibson, Sarah Jane et al (73531), Motorola European Intellectual Property
    Operations Midpoint Alencon Link, Basingstoke, Hampshire RG21 7PL, (GB)
PATENT (CC, No, Kind, Date): EP 728384 A1 960828 (Basic)
                              WO 9608088 960314
APPLICATION (CC, No, Date):   EP 95928351 950808; WO 95US10046 950808
PRIORITY (CC, No, Date): US 304102 940909
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: H04B-007/02; H04B-007/10; H04Q-007/38;
  H04Q-007/30; H04Q-007/20;
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
  WATSON, Andrew, William, Drewry ...

 2/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00555020
TRANSFER OF BIOLOGICAL SAMPLES.
UBERTRAGUNG VON BIOLOGISCHEN PROBEN.
TRANSFERT D'ECHANTILLONS BIOLOGIQUES.
PATENT ASSIGNEE:
  MEDICAL RESEARCH COUNCIL, (791450), 20 Park Crescent, London W1N 4AL,
    (GB), (applicant designated states: DE;FR;GB)
INVENTOR:
  STUBBINGS, Stephen, 106 Wulfstan Way, Cambridge CB1 4QJ, (GB)

JONES, Peter, The Old Stables Catley's Walk, Sawston Cambridge CB2 4HR,
   (GB)
WATSON, Andrew Robert , 115 Weardale Avenue, South Bents, Sunderland
   Tyne and Wear SR6 8AX, (GB)
MALLET, Frank, 10 Kinnaird Way, Cambridge CB1 4SN, (GB)
BOND, Christoper, Charles, 135 Coleriage Road, Cambridge CB1 3NP, (GB
LEGAL REPRESENTATIVE:
   Morton, Colin David (34122), Keith W Nash & Co. Pearl Assurance House
      90-92 Regent Street, Cambridge CB2 1DP, (GB)
PATENT (CC, No, Kind, Date):   EP 566602 A1 931027 (Basic)
                               WO 9212233 920723
APPLICATION (CC, No, Date):   EP 92901829 911224; WO 91GB2319 911224
PRIORITY (CC, No, Date): GB 9100623 910111
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: C12M-001/32; G01N-035/06;
NOTE:
   No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
... GB)
   WATSON, Andrew Robert ...

 2/3,K/5   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00310616
**Synthetic antigens for the detection of aids-related disease caused by
   LAV-2**
**Synthetische Antigene zur Bestimmung der AIDS-bezogenen, von LAV-2
   verursachten Krankheiten**
**Antigenes synthetiques pour la detection de maladies liees au SIDA causees
   par LAV-2**
PATENT ASSIGNEE:
   GENETIC SYSTEMS CORPORATION, (519930), 3005 First Avenue, Seattle
      Washington 98121, (US), (Proprietor designated states: all)
   INSTITUT PASTEUR, (250795), 28, rue du Docteur Roux, 75724 Paris Cedex 15
      , (FR), (Proprietor designated states: all)
INVENTOR:
   Cosand, Wesley L., 9022 N.E. 152nd Street, Bothell, WA 98011, (US)
   Watson, Andrew J. , 1400 25th Avenue East, Seattle, WA 98112, (US)
   Houghton, Raymond L., 14018 110th Avenue North East, Kirkland, WA 98034,
      (US)
   Montagnier, Luc, 21 Rue de Malaby, Le Plessey-Robinson, (FR)
   Alizon, Marc, 71 Rue du Cardinal Lemoine, Paris, (FR)
   Chamaret, Solange, 324 Rue Lecourbe, Paris, (FR
LEGAL REPRESENTATIVE:
   Gutmann, Ernest et al (15992), Ernest Gutmann - Yves Plasseraud S.A. 3,
      rue Chauveau-Lagarde, 75008 Paris, (FR)
PATENT (CC, No, Kind, Date):   EP 284383 A1 880928 (Basic)
                               EP 284383 B1 940713
                               EP 284383 B2 000405
APPLICATION (CC, No, Date):   EP 88302596 880324;
PRIORITY (CC, No, Date): US 30403 870325; US 35408 870407
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: C07K-007/00; C12N-015/00; G01N-033/00;
   A61K-039/00
ABSTRACT WORD COUNT: 67

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
       CLAIMS B (English) 200014   1775
       CLAIMS B (German)   200014   1585
       CLAIMS B (French)   200014   1874
       SPEC B   (English) 200014   6291
Total word count - document A   0
Total word count - document B   11525
Total word count - documents A + B   11525
INVENTOR:
... US)
  Watson, Andrew J ...

 2/3,K/6   (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00828842
SINGLE TARGET COUNTING ASSAYS USING SEMICONDUCTOR NANOCRYSTALS
ANALYSES   DE   COMPTAGE   DE   CIBLES   SIMPLES   AU   MOYEN   DE   NANOCRISTAUX
  SEMI-CONDUCTEURS
Patent Applicant/Assignee:
  QUANTUM DOT CORPORATION, 26136 Research Road, Hayward, CA 94545, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  EMPEDOCLES Stephen Alexander, 2507 Mardell Way, Mountain View, CA 94043,
    US, US (Residence), US (Nationality), (Designated only for: US)
  WATSON Andrew R , 1 Spring Lane, Belmont, CA 94002, US, US (Residence),
    GB (Nationality), (Designated only for: US
Legal Representative:
  MANN Jeffry S (agent), Townsend Townsend and Crew LLP, Two Embarcadero
    Center, 8th floor, San Francisco, CA 94111 (et al), US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200161348 A1 20010823 (WO 0161348)
  Application: WO 2001US5164 20010216 (PCT/WO US0105164)
  Priority Application: US 2000182844 20000216
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 23973

Patent Applicant/Inventor:
... Designated only for: US)
  WATSON Andrew R ...

 2/3,K/7   (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00825018
IMMUNOCHROMATOGRAPHIC METHODS FOR DETECTING AN ANALYTE IN A SAMPLE WHICH EMPLOY SEMICONDUCTOR NANOCRYSTALS AS DETECTABLE LABELS
METHODES IMMUNOCHROMATOGRAPHIQUES DESTINEES A DETECTER UNE SUBSTANCE DANS UN ECHANTILLON PAR L'EMPLOI DE NANOCRISTAUX SEMI-CONDUCTEURS COMME AGENTS DE MARQUAGE DETECTABLES
Patent Applicant/Assignee:
  QUANTUM DOT CORPORATION, 26136 Research Road, Hayward, CA 94545, US, US
    (Residence), US (Nationality)
Inventor(s):
  DANIELS Robert H, 136 Seale Avenue, Palo Alto, CA 94303, US,
  WATSON Andrew R , 1 Spring Lane, Belmont, CA 94002, US
Legal Representative:
  ROBINS Roberta L (agent), Robins & Associates, Suite 200, 90 Middlefied
    Road, Menlo Park, CA 94025 (et al), US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200157522 A2 20010809 (WO 0157522)
  Application: WO 2001US2846 20010129 (PCT/WO US0102846)
  Priority Application: US 2000180811 20000207; US 2000750223 20001227
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19143

Inventor(s):
... WATSON Andrew R

 2/3,K/8   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00566060   **Image available**
LIQUID EFFLUENT TREATMENT PLANT AND PROCESS
INSTALLATION ET PROCEDE DE TRAITEMENT D'EFFLUENT LIQUIDE
Patent Applicant/Assignee:
  KVAERNER METALS DAVY LIMITED, KVAERNER METALS DAVY LIMITED , Ashmore
    House, Richardson Road, Stockton-on-Tees TS18 3RE , GB
Inventor(s):
  JONES Richard Bernard, JONES, Richard, Bernard , 5 Teesgrange Avenue,
    Darlington, County Durham DL3 8BL , GB
  WATSON Andrew James , WATSON, Andrew, James , 1 Southwell Green,
    Haughton Grange, Darlington, County Durham DL1 2XE , GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9811028 A1 19980319
  Application: WO 97GB2392 19970905 (PCT/WO GB9702392)
  Priority Application: GB 9619197 19960913
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
  MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
  YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK
  ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN
  TD TG

Publication Language: English
Filing Language: English
Fulltext Word Count: 9130

Inventor(s):
... JONES, Richard, Bernard , 5 Teesgrange Avenue, Darlington, County
    Durham DL3 8BL , GB
  WATSON Andrew James ...

 2/3,K/9   (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00520230
COSMETIC COMPOSITIONS
COMPOSITIONS COSMETIQUES
Patent Applicant/Assignee:
  THE PROCTER & GAMBLE COMPANY
  GOLDSWORTHY Maxine Jane
  JAKUBOVIC David Andrew
  JAMES Martin Ian
  SCALLY James Joseph
  WATSON Andrew David
Inventor(s):
  GOLDSWORTHY Maxine Jane
  JAKUBOVIC David Andrew
  JAMES Martin Ian
  SCALLY James Joseph
  WATSON Andrew David
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9720540 A1 19970612
  Application: WO 96US18672 19961122   (PCT/WO US9618672)
  Priority Application: GB 9524717 19951202
Designated States: AU CA CN CZ JP MX US AT BE CH DE DK ES FI FR GB GR IE IT
  LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 8285

Inventor(s):
  GOLDSWORTHY Maxine Jane
  JAKUBOVIC David Andrew
  JAMES Martin Ian
  SCALLY James Joseph
  WATSON Andrew David

 2/3,K/10   (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00412405
DIVERSITY RECEIVER WITH COMBINER FOR EQUALIZATION AND DIVERSITY TRANSMITTER
    WITH SPLITTER AND DELAY
RECEPTEUR   EN   DIVERSITE   DOTE D'UN MELANGEUR POUR L'EGALISATION   ET
    TRANSMETTEUR EN DIVERSITE DOTE D'UN DIVISEUR ET D'UN ELEMENT DE RETARD
Patent Applicant/Assignee:
  MOTOROLA INC
Inventor(s):
  WATSON Andrew William Drewry

Patent and Priority Information (Country, Number, Date):
  Patent: WO 9608088 A1 19960314.,·
  Application: WO 95US10046 19950808 (PCT/WO US9510046)
  Priority Application: US 94304102 19940909 ..., .
Designated States: AU CA FI JP KR PL AT BE CH·DE DK ES FR GB GR IE IT LU MC
  NL PT SE
Publication Language: English
Fulltext Word Count: 5332

Inventor(s):
  WATSON Andrew William Drewry

 2/3,K/11   **(Item 6 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00380157
IMPROVEMENTS IN OR RELATING TO ELECTROPHORESIS..
ELECTROPHORESE AMELIOREE
Patent Applicant/Assignee:
  MEDICAL RESEARCH COUNCIL
  WATSON Andrew Robert
  SMITH Andrew Robert
Inventor(s):
  WATSON Andrew Robert
  SMITH Andrew Robert
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9511450 A1 19950427
  Application: WO 94GB2297 19941020 (PCT/WO GB9402297)
  Priority Application: GB 9321650 19931020
Designated States: JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 3334

Inventor(s):
  WATSON Andrew Robert
  SMITH Andrew Robert

 2/3,K/12   **(Item 7 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00338660
AUTOMATED PREPARATION OF NUCLEIC ACIDS
PREPARATION AUTOMATIQUE D'ACIDES NUCLEIQUES
Patent Applicant/Assignee:
  MEDICAL RESEARCH COUNCIL
  HAWKINS Trevor Leonard
  SULSTON John Edward
  WATSON Andrew Robert
Inventor(s):
  HAWKINS Trevor Leonard
  SULSTON John Edward
  WATSON Andrew Robert
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9325912 A2-A3 19931223
  Application: WO 93GB1222 19930609 (PCT/WO GB9301222)
  Priority Application: GB 9212164 19920609

Designated States: AU JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 4271

Inventor(s):
  HAWKINS Trevor Leonard
  SULSTON John Edward
  WATSON Andrew Robert

 2/3,K/13   (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00302220   **Image available**
TRANSFER OF BIOLOGICAL SAMPLES
TRANSFERT D'ECHANTILLONS BIOLOGIQUES
Patent Applicant/Assignee:
  MEDICAL RESEARCH COUNCIL
  STUBBINGS Stephen
  JONES Peter
  WATSON Andrew Robert
  MALLET Frank
  BOND Christoper Charles
Inventor(s):
  STUBBINGS Stephen
  JONES Peter
  WATSON Andrew Robert
  MALLET Frank
  BOND Christoper Charles
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9212233 A1 19920723
  Application: WO 91GB2319 19911224   (PCT/WO GB9102319)
  Priority Application: GB 91623 19910111
Designated States: AT BE CH DE DK ES FR GB GR IT JP LU MC NL SE US
Publication Language: English
Fulltext Word Count: 4242

Inventor(s):
  STUBBINGS Stephen
  JONES Peter
  WATSON Andrew Robert
  MALLET Frank
  BOND Christoper Charles

File 348:EUROPEAN PATENTS 1978-2001/Aug W04
         (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010830, UT=20010823
         (c) 2001 WIPO/MicroPat

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Set      Items   Description
S1          13   AU="WATSON ANDREW"
?
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1/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01268625
METHODS FOR MASS PRODUCTION OF PLANTLETS
TECHNIQUE DE PRODUCTION EN SERIE DE PLANTULES
PATENT ASSIGNEE:
  Watson, Andrew, (3256710), 1940 Napa Avenue, Berkeley, CA 94707, (US),
    (Applicant designated States: all)
INVENTOR:
  Watson, Andrew , 1940 Napa Avenue, Berkeley, CA 94707, (US
PATENT (CC, No, Kind, Date):
                              WO 0111945 010222
APPLICATION (CC, No, Date):   WO 954015 000811; WO 00US22127 000811
PRIORITY (CC, No, Date): US 375910 990817
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: A01H-001/00
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
  Watson, Andrew ...

1/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01260250
PROCESS FOR INNOCUATING AN ELEMENT IN STEEL
VERFAHREN ZUM UNSCHADLICH MACHEN EINES ELEMENTES IN STAHL
PROCEDE D'INOCULATION D'UN ELEMENT DANS DE L'ACIER
PATENT ASSIGNEE:
  UNIVERSITY OF LEEDS, (243385), 175 Woodhouse Lane, Leeds LS2 3AR, (GB),
    (Applicant designated States: all)
INVENTOR:
  XIUQING, Li, Thermotech Limited, Surrey Technology centre, Occam Road,
    Surrey GU2 5YH, (GB)
  DRUMMOND-BRYSON, Richard, University of Leeds, 175 Woodhouse Lane, Leeds
    LS2 9JT, (GB)
  ANIMESH, Jha, University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
    (GB)
  COCHRANE, Robert, Charles, University of Leeds, 175 Woodhouse Lane, Leeds
    LS2 9JT, (GB)
  WATSON, Andrew , University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
    (GB
PATENT (CC, No, Kind, Date):
                              WO 0107666 010201
APPLICATION (CC, No, Date):   WO 946169 000724; WO 00GB2797 000724
PRIORITY (CC, No, Date): GB 9917330 990724
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: C21C-007/04; C22C-033/00; C22C-038/16;
  C22C-38:12; C22C-38:06
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:

... GB)
   WATSON, Andrew ...

1/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01231948
METHODS OF SOFTWARE DRIVEN FLOW SORTING FOR REITERATIVE SYNTHESIS CYCLES
PROCEDES DE SEPARATION PAR CYTOFLUOROMETRIE DE FLUX COMMANDES PAR LOGICIEL
   DESTINES A DES CYCLES DE SYNTHESE REITERATIFS
PATENT ASSIGNEE:
  AXYS PHARMACEUTICALS, INC., (1773415), 180 Kimball Way, South San
    Francisco, CA 94080, (US), (Applicant designated States: all)
INVENTOR:
  STEWART, Michael, 12742 Torrey Bluff 36, San Diego, CA 92130, (US)
  NANTHAKUMAR, Alaganadan, 6737 Withesail Street, Carlsbad, CA 92009, (US)
  WATSON, Andrew , 531 Colorado Avenue, Palo Alto, CA 94305, (US
PATENT (CC, No, Kind, Date):
                              WO 0067894 001116
APPLICATION (CC, No, Date):   WO 928952 000510; WO 00US12825   000510
PRIORITY (CC, No, Date): US 134028 990512
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: B01J-019/00
LANGUAGE (Publication,Procedural,Application): English; English; English
INVENTOR:
... US)
  WATSON, Andrew ...

1/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01144705
BANDWIDTH PROVISION IN A COMMUNICATION SYSTEM
BANDBREITENZUORDNUNG IN EINEM KOMMUNIKATIONSSYSTEM
ATTRIBUTION DE LARGEURS DE BANDE DANS UN SYSTEME DE TELECOMMUNICATIONS
PATENT ASSIGNEE:
  Motorola Limited, (2341770), Jays Close, Viables Industrial Estate,
    Basingstoke, Hampshire RG22 4PD, (GB), (Applicant designated States:
    all)
INVENTOR:
  WATSON, Andrew , 51 Bryher Island Port Solent Cosham, Portsmouth
    Hampshire PO6 4UF, (GB)
  DELLAVERSON, Lou, 11 Ferndale Road, Barrington, IL 60010, (US)
  WRAY, Antony, 94 Cowslip Bank Lychpit, Basingstoke Hampshire RG24 8RR,
    (GB
LEGAL REPRESENTATIVE:
  Hudson, Peter David et al (52401), Motorola, European Intellectual
    Property Operations, Midpoint Alencon Link, Basingstoke, Hampshire RG21
    7PL, (GB)
PATENT (CC, No, Kind, Date):   EP 1048185 A1 001102 (Basic)
                               WO 0013447   000309
APPLICATION (CC, No, Date):   EP 99942837 990810; WO 99EP5824 990810
PRIORITY (CC, No, Date): GB 9818579 980827
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE
INTERNATIONAL PATENT CLASS: H04Q-007/38
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
  WATSON, Andrew ...

 1/3,K/5   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01144280
PROVIDING A SERVICE IN A COMMUNICATION SYSTEM
DIENSTABGABE IN EINEM KOMMUNIKATIONSSYSTEM
PRESTATION D'UN SERVICE DANS UN SYSTEME DE COMMUNICATION
PATENT ASSIGNEE:
  Motorola Limited, (2341770), Jays Close, Viables Industrial Estate,
    Basingstoke, Hampshire RG22 4PD, (GB), (Applicant designated States:
    all)
INVENTOR:
  DELLAVERSON, Lou, 11 Ferndale Road, Barrington, IL 60010, (US)
  WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham, Portsmouth,
    Hampshire PO6 4UF, (GB)
  WRAY, Antony, 94 Cowslip Bank, Lychpit, Basingstoke, Hampshire RG24 8RR,
    (GB
LEGAL REPRESENTATIVE:
  Hudson, Peter David (52401), Motorola, European Intellectual Property
    Operations, Midpoint Alencon Link, Basingstoke, Hampshire RG21 7PL,
    (GB)
PATENT (CC, No, Kind, Date): EP 1048158 A1 001102 (Basic)
                              WO 0013390 000309
APPLICATION (CC, No, Date):   EP 99940177 990809; WO 99EP5765 990809
PRIORITY (CC, No, Date): GB 9818585 980827
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
INTERNATIONAL PATENT CLASS: H04L-029/06; H04L-012/28
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
... US)
  WATSON, Andrew ...

 1/3,K/6   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00771325
METHOD FOR HANDOVER IN MULTICELLULAR ENVIRONMENT
VERFAHREN ZUM WEITERREICHEN IN EINEM MULTIZELLULAREN UMFELD
PROCEDE DE TRANSFERT DANS UN ENVIRONNEMENT MULTICELLULAIRE
PATENT ASSIGNEE:
  MOTOROLA LTD, (616700), Jays Close, Viables Industrial Estate,
    Basingstoke, Hampshire RG22 4PD, (GB), (Proprietor designated states:
    all)

INVENTOR:
  WATSON, Andrew , 66A Ashley Road, Bachford, Bath, Avon BA1 7OS, (GB)
  HOPKINSON, Jonathan, Priory Cottage, Bences Lane, Corsham, Wiltshire SN13
    ODD, (GB
LEGAL REPRESENTATIVE:
  Ibbotson, Harold et al (45962), Motorola European Intellectual Property,
    Operations, Midpoint, Alencon Link, Basingstoke, Hampshire RG21 7PL,
    (GB)
PATENT (CC, No, Kind, Date): EP 784911 A1 970723 (Basic)
                              EP 784911 B1 990901
                              WO 9610893 960411
APPLICATION (CC, No, Date):   EP 95935879 950928; WO 95EP3846 950928
PRIORITY (CC, No, Date): GB 9420002 941004
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
  NL; PT; SE
INTERNATIONAL PATENT CLASS: H04Q-007/38
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English

INVENTOR:
  WATSON, Andrew ...

 1/3,K/7   (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00780088
METHODS FOR MASS PRODUCTION OF PLANTLETS
TECHNIQUE DE PRODUCTION EN SERIE DE PLANTULES
Patent Applicant/Inventor:
  WATSON Andrew , 1940 Napa Avenue, Berkeley, CA 94707, US, US (Residence)
    , US (Nationality
Legal Representative:
  ALBOSZTA Marek, Lumen Intellectual Property Services, 45 Cabot Avenue,
    Suite 110, Santa Clara, CA 95051-6670, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200111945 A2 20010222 (WO 0111945)
  Application: WO 2000US22127 20000811 (PCT/WO US0022127)
  Priority Application: US 99375910 19990817
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 7270

Patent Applicant/Inventor:
  WATSON Andrew ...

 1/3,K/8   (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00775243
PROCESS FOR INNOCUATING AN ELEMENT IN STEEL
PROCEDE D'INOCULATION D'UN ELEMENT DANS DE L'ACIER
Patent Applicant/Assignee:
  UNIVERSITY OF LEEDS, 175 Woodhouse Lane, Leeds LS2 9JT, GB, GB
    (Residence), GB (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:
  XIUQING Li, Thermotech Limited, Surrey Technology Centre, Occam Road,
    Surrey GU2 5YH, GB, GB (Residence), CN (Nationality), (Designated only
    for: US)
  DRUMMOND-BRYSON Richard, University of Leeds, 175 Woodhouse Lane, Leeds
    LS2 9JT, GB, GB (Residence), GB (Nationality), (Designated only for: US
)
  ANIMESH Jha, University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT, GB,
    GB (Residence), GB (Nationality), (Designated only for: US)
  COCHRANE Robert Charles, University of Leeds, 175 Woodhouse Lane, Leeds
    LS2 9JT, GB, GB (Residence), GB (Nationality), (Designated only for: US
)
  WATSON Andrew , University of Leeds, 175 Woodhouse Lane, Leeds LS2 9JT,
    GB, GB (Residence), GB (Nationality), (Designated only for: US
Legal Representative:
  STUTTARD Garry Philip, Urquhart-Dykes & Lord, Tower House, Merrion Way,
    Leeds LS2 8PA, GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200107666 A1 20010201 (WO 0107666)
  Application: WO 2000GB2797 20000724 (PCT/WO GB0002797)
  Priority Application: GB 9917330 19990724
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11132

Patent Applicant/Inventor:
... Designated only for: US)
  WATSON Andrew ...

  1/3,K/9   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00754764   **Image available**
METHODS OF SOFTWARE DRIVEN FLOW SORTING FOR REITERATIVE SYNTHESIS CYCLES
PROCEDES DE SEPARATION PAR CYTOFLUOROMETRIE DE FLUX COMMANDES PAR LOGICIEL
  DESTINES A DES CYCLES DE SYNTHESE REITERATIFS
Patent Applicant/Assignee:
  AXYS PHARMACEUTICALS INC, 180 Kimball Way, South San Francisco, CA 94080,
    US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  STEWART Michael, 12742 Torrey Bluff #36, San Diego, CA 92130, US, US
    (Residence), GB (Nationality), (Designated only for: US)
  NANTHAKUMAR Alaganadan, 6737 Withesail Street, Carlsbad, CA 92009, US, US
    (Residence), US (Nationality), (Designated only for: US)
  WATSON Andrew , 2170 Emerson Street, Palo Alto, CA 94301, US, US
    (Residence), GB (Nationality), (Designated only for: US
Legal Representative:
  SHERWOOD Pamela J (agent), Bozicevic, Field & Francis LLP, Suite 200, 200
    Middlefield Road, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):
  Patent: WO 200067894 A2-A3 20001116 (WO 0067894)
  Application: · WO 2000US12825 20000510 (PCT/WO US0012825)
  Priority Application: US 99134028 19990512
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17189

Patent Applicant/Inventor:
... Designated only for: US)
  WATSON Andrew ...

 1/3,K/10   (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00701640   **Image available**
BANDWIDTH PROVISION IN A COMMUNICATION SYSTEM
ATTRIBUTION DE LARGEURS DE BANDE DANS UN SYSTEME DE TELECOMMUNICATIONS
Patent Applicant/Assignee:
  MOTOROLA LIMITED, MOTOROLA LIMITED , Viables Industrial Estate,
    Basingstoke, Hampshire RG22 4PD , GB
Inventor(s):
  WATSON Andrew , WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham,
    Portsmouth, Hampshire PO6 4UF , GB
  DELLAVERSON Lou, DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL
    60010 , US
  WRAY Antony, WRAY, Antony , 94 Cowslip Bank, Lychpit, Basingstoke,
    Hampshire RG24 8RR , GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0013447 A1 20000309 (WO 200013447)
  Application: WO 99EP5824 19990810 (PCT/WO EP9905824)
  Priority Application: GB 9818579 19980827
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD
  RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF
  CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 3504

Inventor(s):
  WATSON Andrew ...

 1/3,K/11   (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00701594   **Image available**
PROVIDING A SERVICE IN A COMMUNICATION SYSTEM
PRESTATION D'UN SERVICE DANS UN SYSTEME DE COMMUNICATION
Patent Applicant/Assignee:
  MOTOROLA LIMITED, MOTOROLA LIMITED , Jays Close, Viables Industrial
    Estate, Basingstoke, Hampshire RG22 4PD , GB
Inventor(s):
  DELLAVERSON Lou, DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL
    60010 , US
  WATSON Andrew , WATSON, Andrew , 51 Bryher Island, Port Solent, Cosham,
    Portsmouth, Hampshire PO6 4UF , GB
  WRAY Antony, WRAY, Antony , 94 Cowslip Bank, Lychpit, Basingstoke,
    Hampshire RG24 8RR , GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0013390 A1 20000309 (WO 200013390)
  Application: WO 99EP5765 19990809 (PCT/WO EP9905765)
  Priority Application: GB 9818585 19980827
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD
  RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF
  CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 3993

Inventor(s):
... DELLAVERSON, Lou , 11 Ferndale Road, Barrington, IL 60010 , US
  WATSON Andrew ...

 1/3,K/12   (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00535628   **Image available**
SLIP CASTING
COULAGE EN BARBOTINE
Patent Applicant/Assignee:
  BRITISH CERAMIC RESEARCH LIMITED, BRITISH CERAMIC RESEARCH LIMITED ,
    Queens Road, Penkhull, Stoke­on­Trent, Staffordshire ST4 7LQ ,
    GB
  BRITECH INDUSTRIES LIMITED, BRITECH INDUSTRIES LIMITED , Cinderhill
    Trading Estate, Weston Coyney Road, Longton, Stoke­on­Trent,
    Staffordshire ST3 5JU , GB
Inventor(s):
  DEAKIN Robert Norman, DEAKIN, Robert, Norman , British Ceramic Research
    Limited, Queens Road, Penkhull, Stoke­on­Trent, Staffordshire
    ST4 7LQ , GB
  WATSON Andrew , WATSON, Andrew , Britech Industries Limited, Cinderhill
    Trading Estate, Weston Coyney Road, Longton, Stoke­on­Trent,
    Staffordshire ST3 5JU , GB
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9735698 A1 19971002
  Application: WO 97GB804 19970324 (PCT/WO GB9700804)
  Priority Application: GB 966447 19960327
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH

KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 3610

Inventor(s):
... Ceramic Research Limited, Queens Road, Penkhull,
    Stoke­on­Trent, Staffordshire ST4 7LQ , GB
WATSON Andrew ...

1/3,K/13   **(Item 7 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00415430
METHOD FOR HANDOVER IN MULTICELLULAR ENVIRONMENT
PROCEDE DE TRANSFERT DANS UN ENVIRONNEMENT MULTICELLULAIRE
Patent Applicant/Assignee:
  MOTOROLA LIMITED
  WATSON Andrew
  HOPKINSON Jonathan
Inventor(s):
  WATSON Andrew
  HOPKINSON Jonathan
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9610893 A1 19960411
  Application: WO 95EP3846 19950928   (PCT/WO EP9503846)
  Priority Application: GB 9420002 19941004
Designated States: CA FI JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT
  SE
Publication Language: English
Fulltext Word Count: 2146

Inventor(s):
  WATSON Andrew
  HOPKINSON Jonathan
?

File 348:EUROPEAN PATENTS 1978-2001/Sep W02
           (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010906, UT=20010830
           (c) 2001 WIPO/MicroPat

Set	Items	Description
S1	1749516	APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATIO-N? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2	38505	S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3	2184	S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-ELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE - OR SHARE? OR HYBRID)
S4	1180	S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? - OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER?)
S5	838	S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR - EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6	19772	S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR - FUNDS OR MEMORY OR MAGNETIC()CARD? ?))
S7	434592	FEATURE? ? OR OPTION? ?
S8	64998	S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9	3827	S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR ONLINE OR ON()L-INE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10	7223	S2-S6 AND S8
S11	1012	S10 AND S9
S12	3341	S5-S6 AND S8
S13	319	S12 AND S9
S14	3287	S6 AND S8
S15	298	S14 AND S9
S16	298	S14 AND (S9 AND S7)
S17	298	S14 AND S7 AND S9
S18	84	S6(2N)S7
S19	1	S6(2N)S7(3N)S9
S20	26	S6(2N)S7(3N)S8
S21	0	S19 AND S20
S22	27	S19 OR S20

 22/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01078933
Method and system for managing applications for a multi-function smartcard
Verfahren   und   System   zum   Verwalten   von   Anwendungen   fur   eine
   multifunktionelle Chipkarte
Methode et systeme pour la gestion des applications pour une carte a puce
   multifonctionnelle
PATENT ASSIGNEE:
  Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
    Boulevard, Los Angeles, California 90066, (US), (Applicant designated
    States: all)
INVENTOR:
  Pan, Jack C., 3651 Norwich Place, Rowland Heights, California 91748, (US)
  Guzman, Marc A., 4128 Shadyglade Avenue, Studio City, California 92586,
    (US)
  Boyd, Nik, 3617 Sawtelle Boulevard, Los Angeles, California 90066, (US)
  Smushkovich, Yosif, 1041 Second Street 3, Santa Monica, California 90403,
    (US)
  Pinn, Fred, Laurel Terrace Drive, Studio City, California 91406, (US)
LEGAL REPRESENTATIVE:
  Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683
    40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 949595- A2: 991013--(Basic)
APPLICATION (CC, No, Date):   EP 99200967 990326;
PRIORITY (CC, No, Date): US 79803 980330
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-007/10
ABSTRACT WORD COUNT: 148
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   9941   1394
     SPEC A   (English)   9941   10639
Total word count - document A   12033
Total word count - document B   0
Total word count - documents A + B   12033

...SPECIFICATION invention, the cardholder is offered a selection of
  service options by the system, including the **option** to download a new
  application to the cardholder's **smartcard** . Upon **selecting** the
  option to download a new application, the cardholder is offered a list
  of qualified new applications...

 22/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00979637
SYSTEM AND METHOD FOR MEMORY RESET OF A VEHICLE CONTROLLER
SYSTEM UND VERFAHREN ZUR SPEICHERRUCKSETZUNG EINER FAHRZEUGSTEUERUNG
SYSTEME DE REMISE A ZERO DE MEMOIRE D'UNITE DE COMMANDE DE VEHICULE ET

PROCEDE AFFERENT
PATENT ASSIGNEE:
  Ford Global Technologies, Inc., (2320931), Suite 911, Parklane Towers
    East, One Parklane Boulevard, Dearborn, Michigan 48126, (US),
    (Proprietor designated states: all)
INVENTOR:
  PAULI, Allen, Joseph, 48975 Fairchild, Macomb Township, MI 48042, (US)
  MELVILLE, Thomas, Robert, 22025 Chubb, Northville, MI 48167, (US)
  GRANT, Kathleen, Arlow, 29250 Creekbend, Farmington Hills, MI 48331, (US)
  SCHMITT, David, Harold, 9173 Sandy Ridge, White Lake, MI 48386, (US)
LEGAL REPRESENTATIVE:
  Messulam, Alec Moses (33832), A. Messulam & Co. Ltd., 43-45 High Road,
    Bushey Heath, Bushey, Herts WD23 1EE, (GB)
PATENT (CC, No, Kind, Date): EP 954863 A1 991110 (Basic)
                              EP 954863 B1 010620
                              WO 9833181 980730
APPLICATION (CC, No, Date):   EP 98900002 980105; WO 98IB2 980105
PRIORITY (CC, No, Date): US 786941 970123
DESIGNATED STATES: DE; GB
INTERNATIONAL PATENT CLASS: G11C-007/00; G11C-016/06
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200125	702
CLAIMS B	(German)	200125	640
CLAIMS B	(French)	200125	830
SPEC B	(English)	200125	3003
Total word count – document A			0
Total word count – document B			5175
Total word count – documents A + B			5175

...SPECIFICATION reset of the corresponding portion of memory as described
   above.
     In a preferred embodiment, a **memory** reset **request** is a menu-
  selectable   option on a connectable service tool. This allows a service
  technician to reset a portion of...

22/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00480869
**Integrated data link controller with synchronous link interface and
    asynchronous host processor interface**
**Integrierte   Datenubertragungsstreckensteuerung   mit   synchroner
    Leitungsschnittstelle und asynchroner Host-Prozessor-Schnittstelle**
**Dispositif integre de commande d'une voie de donnees avec interface
    synchrone de liaison et interface asynchrone avec le processeur hote**
PATENT ASSIGNEE:
  International Business Machines Corporation, (200120), Old Orchard Road,
    Armonk, N.Y. 10504, (US), (applicant designated states:
    BE;CH;DE;ES;FR;GB;IT;LI;NL;SE)
INVENTOR:
  Farrell, Joseph Kevin, 4713 Tortoise Shell Drive, Boca Raton, Florida
    33487, (US)
  Gordon, Jeffrey Scott, 5107 Woodmere Drive, No. 203 Centreville, Virginia
    22020, (US)

Jenness, Robert V., 1499 West Royal Palm Road, Boca Raton, Florida 33486,
(US)
Kuhl, Daniel C., 16416 Cherry Way, Delray Beach, Florida 33484, (US)
Lee, Timothy Vincent, 1798 S.W. 11th Street, Boca Raton, Florida 33486,
(US)
Parker, Tony Edwin, 1745 N.W. 4th Avenue. Unit No. 5, Boca Raton, Florida
33432-1545, (US)
LEGAL REPRESENTATIVE:
Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual
Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)
PATENT (CC, No, Kind, Date):   EP 447054   A2   910918 (Basic)
                               EP 447054   A3   951025
                               EP 447054   B1   990107
APPLICATION (CC, No, Date):   EP 91301499 910225;
PRIORITY (CC, No, Date): US 495810 900315
DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL; SE
INTERNATIONAL PATENT CLASS: H04L-029/06;
ABSTRACT WORD COUNT: 233

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS B   (English)   9901   4873
      CLAIMS B   (German)   9901   4464
      CLAIMS B   (French)   9901   6004
      SPEC B   (English)   9901   66251
Total word count - document A   0
Total word count - document B   81592
Total word count - documents A + B   81592

22/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00467820
Exception memory feature.
Ausnahmenbehandlungsspeicher.
Systeme de memorisation de traitements speciaux.
PATENT ASSIGNEE:
XEROX CORPORATION, (219781), Xerox Square - 020, Rochester New York 14644
, (US), (applicant designated states: DE;FR;GB)
INVENTOR:
Filion, Joseph L., 7 Bluhm Road, Fairport, New York 14450, (US)
Levine, Jonathan D., 58 Indiana Street, Rochester, New York 14609, (US)
Schmitt, Paul F., 4743 Rushmore Road, Palmyra, New York 14522, (US)
LEGAL REPRESENTATIVE:
Patentanwalte Grunecker, Kinkeldey, Stockmair & Partner (100721),
Maximilianstrasse 58, W-8000 Munchen 22, (DE)
PATENT (CC, No, Kind, Date):   EP 482311   A1   920429 (Basic)
APPLICATION (CC, No, Date):   EP 91113789 910816;
PRIORITY (CC, No, Date): US 588409 900926
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G03G-015/00;
ABSTRACT WORD COUNT: 121
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A   (English)   EPABF1   217
      SPEC A   (English)   EPABF1   4812

Total word count - document A   5029
Total word count - document B   0
Total word count - documents A + B   5029

...SPECIFICATION the use of apply icon 616. The second part of the flow
   chart is to **apply** the **features** in **memory** to **selected** document
   numbers. In a preferred embodiment, it is only possible to **apply** those
 features in **memory** to **selected** documents.
     With reference to the flow charts, there is first a determination if
   the memory...

 22/3,K/5   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00442469
**An electronic device for viewing, recognizing and localizing objects, and
   an operating procedure therefore.**
**Elektronische Vorrichtung zum Beobachten, Erkennen und Lokalisieren von
   Gegenstanden und Betriebsverfahren dafur.**
**Dispositif electronique pour visualiser, reconnaitre et localiser des
   objets, et procede de fonctionnement pour un tel dispositif.**
PATENT ASSIGNEE:
   SINCON S.p.A., (1308650), Via A. Serra, 62, I-00191 Roma, (IT),
     (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;LI;LU;NL;SE)
INVENTOR:
   Michelangeli, Enzo, Via Fonte dell'Olio, 1, I-00153 Roma, (IT)
LEGAL REPRESENTATIVE:
   Lanzoni, Luciano (47636), c/o Bugnion S.p.A. Piazza dei Re di Roma, 21,
     I-00183 Roma, (IT)
PATENT (CC, No, Kind, Date): EP 432108 A2 910612 (Basic)
                              EP 432108 A3 930107
APPLICATION (CC, No, Date):   EP 90830493 901030;
PRIORITY (CC, No, Date): IT 8948514 891102
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06K-009/80;
ABSTRACT WORD COUNT: 159

LANGUAGE (Publication,Procedural,Application): English; English; Italian
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English) EPABF1   862
     SPEC A   (English) EPABF1   2870
Total word count - document A   3732
Total word count - document B   0
Total word count - documents A + B   3732

...SPECIFICATION specifications, selected according to the type of objects
   to be identified and to the particular **application** , into a **memory**
   denoted 6. These same parameters and **specifications** , which will reflect
 features essential to the subsequent recognition of a given object, may
   include thresholds, tolerances and dimensions...

 22/3,K/6   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00396822

Synchronising and processing of memory access operations
Synchronisierung und Verarbeitung von Speicherzugriffsoperationen
Synchronisation et traitement d'operations d'acces a la memoire
PATENT ASSIGNEE:
  DIGITAL EQUIPMENT CORPORATION, (313081), 111 Powdermill Road, Maynard
    Massachusetts 01754-1418, (US), (applicant designated states:
    AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)
INVENTOR:
  Arnold, Scott, 55 Dodge Road, Sutton, Massachusetts 01527, (US)
  Kann, James, 33 Lexington Avenue No. 2, Cambridge, Massachusetts 02138,
    (US)
  Delahunt, Stephen J., PO Box 165, Harvard, Massachusetts 01451, (US)
  Fossum, Trygve, PO Box 96, Northboro, Massachusetts 01532, (US)
LEGAL REPRESENTATIVE:
  Maggs, Michael Norman et al (59191), Kilburn & Strode 30 John Street,
    London WC1N 2DD, (GB)
PATENT (CC, No, Kind, Date): EP 381325 A2 900808 (Basic)
                            EP 381325 A3 920603
                            EP 381325 B1 970813
APPLICATION (CC, No, Date):   EP 90300385 900112;
PRIORITY (CC, No, Date): US 306541 890203
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-012/08;
ABSTRACT WORD COUNT: 180

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	525
CLAIMS B	(English)	9708W2	562
CLAIMS B	(German)	9708W2	509
CLAIMS B	(French)	9708W2	651
SPEC A	(English)	EPABF1	6634
SPEC B	(English)	9708W2	6576
Total word count – document A			7159
Total word count – document B			8298
Total word count – documents A + B			15457

  ...SPECIFICATION a deadlocked state for a particular cache block to be
  unlocked before the unit's **memory** access **request** is honored.
    According to another **preferred** **feature** of this invention, fairness
  in the processing of memory access requests is insured by the...

 22/3,K/7   **(Item 7 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00370853
Operating environment for software using different data structures.
Betriebsumgebung fur Programme, die verschiedene Datenstrukturen benutzen.
Environnement d'exploitation pour logiciel utilisant des structures de
  donnees differentes.
PATENT ASSIGNEE:
  A. C. Nielsen Company, (677110), Nielsen Plaza, Northbrook Illinois 60062
  , (US), (applicant designated states:
    AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)
INVENTOR:
  Hetherington, Alan, 5660 Pepperwood Avenue, Lakewood California 90712,
    (US)

Addison, Tim, 8804 Saddlehorn Drive, No 111, Irving Texas 75063, (US)
LEGAL REPRESENTATIVE:
  Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick
     Court High Holborn, London WC1R 5DJ, (GB)
PATENT (CC, No, Kind, Date): EP 378899 A2 900725 (Basic)
                              EP 378899 A3 920513
APPLICATION (CC, No, Date):   EP 89310832 891020;
PRIORITY (CC, No, Date): US 260889 881021; US 260946 881021; US 260983
     881021; US 307313 890206
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-009/46;
ABSTRACT WORD COUNT: 209

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   EPABF1   4169
     SPEC A   (English)   EPABF1   33671
Total word count - document A   37840
Total word count - document B   0
Total word count - documents A + B   37840

...SPECIFICATION Embodiments
    Referring to FIG. 1, the Operating Environment according to the present
  invention produces aggregate **application** program **features** (
 preferably within CPU **memory**) in block 102. The Operating Environment
 may be considered to be a software "platform" on...

 22/3,K/8   (Item 8 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00370832
Space management system incorporating a software-operating environment.
Raumverwaltungssystem, das eine Softwarebetriebsumgebung umfasst.
Systeme de gestion d'espace incorporant un environnement d'exploitation de
    logiciel.
PATENT ASSIGNEE:
  A.C. Nielsen Company, (677111), Nielsen Plaza, Northbrook Illinois
     60062-6288, (US), (applicant designated states:
    AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)
INVENTOR:
  Hetherington, Alan, 5660 Pepperwood Avenue, Lakewood California 90712,
     (US)
  Addison, Tim, 8804 Saddlehorn Drive, No. 111, Irving Texas 75063, (US)
LEGAL REPRESENTATIVE:
  Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 2-5 Warwick
     Court High Holborn, London WC1R 5DJ, (GB)
PATENT (CC, No, Kind, Date): EP 377273 A2 900711 (Basic)
                              EP 377273 A3 920122
APPLICATION (CC, No, Date):   EP 89310810 891020;
PRIORITY (CC, No, Date): US 260889 881021; US 260946 881021; US 260983
     881021; US 307313 890206
DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G06F-009/46; G06F-015/24;
ABSTRACT WORD COUNT: 203

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

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Available Text  Language   Update    Word Count
     CLAIMS A   (English)  EPABF1        560
     SPEC A     (English)  EPABF1      33611
Total word count - document A          34171
Total word count - document B              0
Total word count - documents A + B     34171
```

...SPECIFICATION Embodiments
    Referring to FIG. 1, the Operating Environment according to the present
invention produces aggregate **application** program **features** (
preferably within CPU **memory**) in block 102. The Operating Environment
may be considered to be a software "platform" on...

22/3,K/9   **(Item 9 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00306058
Digital data processing system.
Digitales Datenverarbeitungssystem.
Systeme de traitement de donnees numeriques.
PATENT ASSIGNEE:
  DATA GENERAL CORPORATION, (410940), Route 9, Westboro Massachusetts 01581
    , (US), (applicant designated states: AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)
INVENTOR:
  Bachman, Brett L., 214 W. Canton Street Suite 4, Boston Massachusetts
    02116, (US)
  Bernstein, David H., 41 Bay Colony Drive, Ashland Massachusetts 01721,
    (US)
  Bratt, Richard Glenn, 9 Brook Trail Road, Wayland Massachusetts 01778,
    (US)
  Clancy, Gerald F., 13069 Jaccaranda Center, Saratoga California 95070,
    (US)
  Gavrin, Edward S., Beaver Pond Road RFD 4, Lincoln Massachusetts 01773,
    (US)
  Gruner, Ronald Hans, 112 Dublin Wood Drive, Cary North Carolina 27514,
    (US)
  Jones, Thomas M. Jones, 300 Reade Road, Chapel Hill North Carolina 27514,
    (US)
  Katz, Lawrence H., 10943 S. Forest Ridge Road, Oregon City Oregon 97045,
    (US)
  Mundie, Craig James, 136 Castlewood Drive, Cary North Carolina, (US)
  Pilat, John F., 1308 Ravenhurst Drive, Raleigh North Carolina 27609, (US)
  Richmond, Michael S., Fearringtn Post Box 51, Pittsboro North Carolina
    27312, (US)
  Schleimer Stephen I., 1208 Ellen Place, Chapel Hill North Carolina 27514,
    (US)
  Wallach, Steven J., 12436 Green Meadow Lane, Saratoga California 95070,
    (US)
  Wallach, Walter, A., Jr., 1336 Medfield Road, Raleigh North Carolina
    27607, (US)
LEGAL REPRESENTATIVE:
  Robson, Aidan John et al (69471), Reddie & Grose 16 Theobalds Road,
    London WC1X 8PL, (GB)
PATENT (CC, No, Kind, Date): EP 290111 A2 881109 (Basic)
                              EP 290111 A3 890503
                              EP 290111 B1 931222
APPLICATION (CC, No, Date):   EP 88200917 820521;
PRIORITY (CC, No, Date): US 266404 810522

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE
RELATED PARENT NUMBER(S) - PN (AN):
  EP 67556 (EP 823025960)
INTERNATIONAL PATENT CLASS: G06F-009/30;
ABSTRACT WORD COUNT: 123

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS B (English)   EPBBF1   1044
      CLAIMS B (German)   EPBBF1   890
      CLAIMS B (French)   EPBBF1   1185
      SPEC B   (English)   EPBBF1   154314
Total word count - document A   0
Total word count - document B   157433
Total word count - documents A + B   157433

...SPECIFICATION external world interface. Other embodiments of CS 101 may
  use UIDs throughout, that is not **use** AONs even in JP 114.
    Finally, information within MEM 112 is located through MEM 112...

 22/3,K/10   (Item 10 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00258900
Memory device employing address multiplexing.
Speichereinrichtung unter Verwendung von Adressenmultiplex.
Dispositif de memoire a multiplexage d'adresses.
PATENT ASSIGNEE:
  FUJITSU LIMITED, (211460), 1015, Kamikodanaka Nakahara-ku, Kawasaki-shi
    Kanagawa 211, (JP), (applicant designated states: DE;FR;GB)
  FUJITSU VLSI LIMITED, (723110), 1844-2, Kozoji-cho 2-chome, Kasugai-shi
    Aichi 487, (JP), (applicant designated states: DE;FR;GB)
INVENTOR:
  Nakano, Masao, Chuodaidanchi 228-911 2-3-2, Chuodai, Kasugai-shi Aichi,
    487, (JP)
  Mochizuki, Hirohiko, 2393-1-401, Arima Miyamae-ku, Kawasaki-shi Kanagawa,
    213, (JP)
  Ohira, Tsuyoshi, Fudogaoka-haitsu, 102, 926 Shimosakunobe, Takatsu-ku
    Kawasaki-shi Kanagawa 211, (JP)
  Kodama, Yukinori, Mezon-kikuna 301 7-3-38, Kikuna Kohoku-ku, Yokohama-shi
    Kanagawa, 222, (JP)
  Nomura, Hidenori, Fujitsu-dai-1-eda-ryo 466-18 Edacho Midori-ku,
    Yokohama-shi Kanagawa, 227, (JP)
LEGAL REPRESENTATIVE:
  Schmidt-Evers, Jurgen, Dipl.-Ing. et al (10431), Patentanwalte
    Mitscherlich & Partner, Sonnenstrasse 33, Postfach 33 06 09, W-8000
    Munchen 33, (DE)
PATENT (CC, No, Kind, Date): EP 262413 A1 880406 (Basic)
                              EP 262413 B1 920722
APPLICATION (CC, No, Date):   EP 87112567 870828;
PRIORITY (CC, No, Date): JP 86208527 860904; JP 86208526 860904
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G11C-008/00;
ABSTRACT WORD COUNT: 110

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	810
CLAIMS B	(German)	EPBBF1	542
CLAIMS B	(French)	EPBBF1	727
SPEC B	(English)	EPBBF1	5370

Total word count - document A   0
Total word count - document B   7449
Total word count - documents A + B   7449

...SPECIFICATION CLK of the counter elements 53(sub 2) and 53(sub 3) corresponding to the **bits** A2 and A3 of **the** nibble counter 21, and the **bits** A2 and **A3** change while the bits A0 and A1 remain unchanged responsive to each nibble clock signal...

...explaining the switching of the nibble address for the case where the present embodiment is **applied** to a 1 Mbit **memory** device. The memory structure is **selected** by bonding **option** . FIG.15 is a plan view showing an integrated circuit package.
In FIG.14, a...

22/3,K/11   **(Item 11 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
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00258488
Polymorphic mesh network image processing system.
Polymorphes Maschennetzwerk fur Bildverarbeitungssystem.
Systeme de traitement d'images a reseau maille polymorphe.
PATENT ASSIGNEE:
  International Business Machines Corporation, (200120), Old Orchard Road,
    Armonk, N.Y. 10504, (US), (applicant designated states:
    BE;CH;DE;ES;FR;GB;IT;LI;NL;SE)
INVENTOR:
  Li, Hungwen, 60 Deerfield Lane South, Pleasantville, N.Y. 10570, (US)
LEGAL REPRESENTATIVE:
  Burt, Roger James, Dr. (52152), IBM United Kingdom Limited Intellectual
    Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)
PATENT (CC, No, Kind, Date): EP 257581 A2 880302 (Basic)
                                  EP 257581 A3 891018
                                  EP 257581 B1 940112
APPLICATION (CC, No, Date): EP 87112152 870821;
PRIORITY (CC, No, Date): US 902343 860829
DESIGNATED STATES: BE; CH; DE; ES; FR; GB; IT; LI; NL; SE
INTERNATIONAL PATENT CLASS: G06F-015/80;
ABSTRACT WORD COUNT: 116

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	369
CLAIMS B	(German)	EPBBF1	316
CLAIMS B	(French)	EPBBF1	412
SPEC B	(English)	EPBBF1	11505

Total word count - document A   0
Total word count - document B   12602
Total word count - documents A + B   12602

...SPECIFICATION of polymorphic mesh processing elements, each of which has processing capability embodied in an arithmetic **and** logic unit **with** **memory** , and also has programmable connection control capability with

geographic destination connections and also logical connections...

22/3,K/12   (Item 12 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00249803
Pattern inspection system.
System zur Untersuchung von Mustern.
Systeme d'inspection de motifs.
PATENT ASSIGNEE:
  FUJITSU LIMITED, (211460), 1015, Kamikodanaka Nakahara-ku, Kawasaki-shi
    Kanagawa 211, (JP), (applicant designated states: DE;FR;GB)
INVENTOR:
  Iwata, Satoshi, Fujitsu Atsugiryo 213, 2-3-10 Sakae-cho, Atsugi-shi
    Kanagawa 243, (JP)
  Ando, Moritoshi, River Heights 236, 2557-1 Tsumada, Atsugi-shi Kanagawa
    243, (JP)
LEGAL REPRESENTATIVE:
  Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de
    l'Universite, F-75340 Paris Cedex 07, (FR)
PATENT (CC, No, Kind, Date):   EP 246145   A2 871119 (Basic)
                               EP 246145   A3   900124
                               EP 246145   B1   930728
APPLICATION (CC, No, Date):   EP 87401052 870507;
PRIORITY (CC, No, Date): JP 86107407 860510; JP 86142940 860620
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G01N-021/88; G06K-009/62; G01R-031/28;
  G01B-011/02;
ABSTRACT WORD COUNT: 226

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS B   (English) EPBBF1   1603
      CLAIMS B   (German)   EPBBF1   963
      CLAIMS B   (French)   EPBBF1   1115
      SPEC B   (English) EPBBF1   5258
Total word count - document A   0
Total word count - document B   8939
Total word count - documents A + B   8939

...SPECIFICATION electrical signals encoded to binary data, and the binary
  data stored in a memory. The **binary** pattern data is then **applied** to
  spatial filters having **specific** characteristics, **to**   extract **features**
  of **the**   patterns, and detect any abnormalities in the patterns. More
  specifically, the above spatial filters detect...

22/3,K/13   (Item 13 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00210099
A method of providing notification to a held party.
Verfahren zu Bereitstellung einer Anzeige fur einen gehaltenen Teilnehmer.
Un procede pour fournir un avertissement a un interlocuteur en garde.
PATENT ASSIGNEE:
  AMERICAN TELEPHONE AND TELEGRAPH COMPANY, (589370), 550 Madison Avenue,

New York, NY 10022, (US), (applicant designated states: DE;FR;GB;IT;SE)
INVENTOR:
  Berry III, Chester Arthur Palmer, 12721 Elm Street, Thornton Colorado
    80241, (US)
  Tolaini, Anna Maria, Via Vicenza 4/A, I-54037 Marina Di Massa, (IT)
LEGAL REPRESENTATIVE:
  Blumbach Weser Bergen Kramer Zwirner Hoffmann Patentanwalte (100372),
    Sonnenberger Strasse 100, W-6200 Wiesbaden 1, (DE)
PATENT (CC, No, Kind, Date): EP 222251 A2 870520 (Basic)
                              EP 222251 A3 890322
                              EP 222251 B1 921230
APPLICATION (CC, No, Date):   EP 86114935 861028;
PRIORITY (CC, No, Date): US 794536 851104
DESIGNATED STATES: DE; FR; GB; IT; SE
INTERNATIONAL PATENT CLASS: H04M-003/00; H04M-003/58; H04Q-003/545;
ABSTRACT WORD COUNT: 208

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS B (English)   EPBBF1   1424
      CLAIMS B (German)   EPBBF1   714
      CLAIMS B (French)   EPBBF1   883
      SPEC B   (English)   EPBBF1   5213
Total word count - document A   0
Total word count - document B   8234
Total word count - documents A + B   8234

...SPECIFICATION addition to routine call processing algorithms. These
  feature processing algorithms comprise lists of instructions that
  specify processing operations. Each **feature** processing algorithm is
  associated with a **specific** service **request** . **A** **feature** request is
  generated at stations 100-0 through 100-n in FIG. 1 by depressing...

 22/3,K/14   (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00783228   **Image available**
AN ONLINE PURCHASE SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ACHAT EN LIGNE
Patent Applicant/Assignee:
  NETSPEND CORPORATION, 501 Congress Avenue, Suite 18, Austin, TX 78701, US
    , US (Residence), US (Nationality)
Inventor(s):
  SOSA Rogelio, 11624 Jollyville Road, #938, Austin, TX 78759, US,
  SOSA Bertrand, 11624 Jollyville Road, #938, Austin, TX 78759, US,
Legal Representative:
  STANFORD Gary R (agent), 610 West Lynn, Austin, TX 78703, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200116768 A1 20010308 (WO 0116768)
  Application: WO 2000US23413 20000825 (PCT/WO US0023413)
  Priority Application: US 99384581 19990827; US 2000493886 20000128
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26385

Fulltext Availability:
  Detailed Description

Detailed Description
... through an encryption program 44 to maintain security of the system.

  The customer can also **request** disbursement of **funds** . By **selecting**
  this **option** from the account management menu, the customer initiates a
  process by which the Corporation will...

 22/3,K/15   (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00743967   **Image available**
AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE
Patent Applicant/Assignee:
  ECLEARING COM INC, 70 East Lake Street, Chicago, IL 60601, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  STAHL Charles S Jr, 279 Oakton Court, Lisle, IL 60532, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  BOUCHARD Gary P, 1921 Banks Drive, Elgin, IL 60123, US, US (Residence),
    US (Nationality), (Designated only for: US)
  LICHTMAN Herbert R, Suite 1811, 151 North Michigan Avenue, Chicago, IL
    60601, US, US (Residence), US (Nationality), (Designated only for: US)
  CLARK Michael R, Unit 202, 525 West Oakdale, Chicago, IL 60657, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  POTTHAST James W, Potthast & Associates, 2712 North Ashland Avenue,
    Chicago, IL 60614, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200057337 A1 20000928 (WO 0057337)
  Application: WO 2000US8284 20000324 (PCT/WO US0008284)
  Priority Application: US 99126204 19990325
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21131

Fulltext Availability:
  Detailed Description

Detailed Description
... collected, both parties to the transaction are enabled to initiate and

approve price changes, automatic **funds** release interval changes or to
request a cancellation of the transaction.

These **options** are **selected** through use of a Main Menu page item
entitled "View Active Transactions", as shown in...

22/3,K/16   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00687798   **Image available**
STORED VALUE TRANSACTION SYSTEM INCLUDING AN INTEGRATED DATABASE SERVER
SYSTEME DE TRANSACTION DE VALEURS STOCKEES COMPRENANT UN SERVEUR AVEC BASE
   DE DONNEES INTEGREE
Patent Applicant/Assignee:
  AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, AMERICAN EXPRESS
    TRAVEL RELATED SERVICES COMPANY, INC. , American Express Tower, World
    Financial Center, New York, NY 10285 , US
Inventor(s):
  BLANDINA Michael, BLANDINA, Michael , 7596 S. Telluride Court, Aurora, CO
    80016 , US
  BERRY Robert, BERRY, Robert , American Express Travel Related Services
    Company, Inc., American Express Tower, World Financial Center, New
    York, NY 10285 , US
  BELCZYNSKI Mari, BELCZYNSKI, Mari , American Express Travel Related
    Services Company, Inc., American Express Tower, World Financial Center,
    New York, NY 10285 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0000915 A1 20000106 (WO 200000915)
  Application: WO 99US12118 19990601 (PCT/WO US9912118)
  Priority Application: US 98105406 19980626; US 99241188 19990201
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 6496

Fulltext Availability:
  Detailed Description

Detailed Description
... facilitates ATM transfers to smartcards, phone cards, and other stored
  value products. The funding subsystem **preferably** includes such
 features as funding delays, input of batch **funds** , **applying** funding
  fees, **applying** **funds** at a card or an account level, or handling
  suspended/held funds.

  Customer records are...

22/3,K/17   (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00654932   **Image available**

METHODS AND APPARATUS FOR A TRAVEL-RELATED MULTI-FUNCTION SMARTCARD
PROCEDES ET APPAREIL DE CARTE A PUCE MULTIFONCTIONS LIEE AUX VOYAGES
Patent Applicant/Assignee:
  AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, AMERICAN EXPRESS
    TRAVEL RELATED SERVICES COMPANY, INC. , American Express Tower, World
    Financial Center, New York, NY 10285 , US
Inventor(s):
  HOHLE William, HOHLE, William , 10882 West Cedar Fort Road, Lehi, UT
    84043 , US
  PETIT Frederic, PETIT, Frederic , 8885 South Goldwater Drive &2197,
    Sandy, UT 84094 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9938129 Al 19990729
  Application: WO 99US1388 19990121 (PCT/WO US9901388)
  Priority Application: US 9812750 19980123
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE· SG· SI SK SL TJ TM TR TT UA UG
  US UZ VN YU ZW GH GM KE LS MW SD SZ ·UG ZW·AM·AZ BY KG KZ MD RU TJ TM AT
  BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
  GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 12192

English Abstract
  ...applications useful in particular travel contexts; for example,
  airline, hotel, rental car, and payment-related **applications** .
  Furthermore, **memory** space and security **features** within **specific**
  applications provide partnering organizations (e.g., airlines, hotel
  chains, and rental car agencies) the ability...

 22/3,K/18   (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00639144   **Image available**
GENERATING MEETING REQUESTS AND GROUP SCHEDULING FROM A MOBILE DEVICE
PRODUCTION DE DEMANDES DE REUNION ET PLANIFICATION DE GROUPE, A PARTIR D'UN
  DISPOSITIF MOBILE
Patent Applicant/Assignee:
  MICROSOFT CORPORATION, MICROSOFT CORPORATION , One Microsoft Way,
    Redmond, WA 98052- 6399 , US
Inventor(s):
  DISCOLO Anthony, DISCOLO, Anthony , 3718 - 204th Court, N.E., Redmond, WA
    98053 , US
  SKORUPA Scott, SKORUPA, Scott , 14329 S.E. 84th Court, Newcastle, WA
    98059 , US
  ALAM Salim, ALAM, Salim , 15833 N.E. 91st Way, Redmond, WA 98052 , US
  VARGAS Garrett R, VARGAS, Garrett, R. , 9431 N.E. 130th Place, Kirkland,
    WA 98034 , US
  WHITNEY Dave, WHITNEY, Dave , 2648 - 168th Avenue N.E., Bellevue, WA
    98008 , US
  ULRICH Bryce, ULRICH, Bryce , 13105 N.E. 135th Street, Kirkland, WA 98034
    , US
  FERRELL John I, FERRELL, John, I. , 3638 E. Fidalgo Drive, Clinton, WA
    98236 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9922324 Al 19990506

Application: WO 98US22413 19981023 (PCT/WO US9822413)
  Priority Application: US 9763164 19971024; US 9764986 19971107; US
    9858679 19980410
Designated States: CA JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
  SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 17122

Fulltext Availability:
  Detailed Description

Detailed Description
... has been sent to potential attendees. These features eliminate
  duplicate messaging.

  The present invention also **preferably** implements **features** which
  reduce the **memory** required to implement the meeting **request**   **feature**
  by use of an abridged address book. Further, the present invention
  preferably uses a set...

 22/3,K/19   **(Item 6 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00602523   **Image available**
METHOD FOR DETECTING DATA ERRORS
PROCEDE DE DETECTION D'ERREURS DE DONNEES
Patent Applicant/Assignee:
  SQUARE D COMPANY, SQUARE D COMPANY , 1415 South Roselle Road, Palatine,
    IL 60067 , US
Inventor(s):
  CARTER Michael, CARTER, Michael , 132 Stonehenge Drive, Clayton, NC 27520
    , US
  KOCHER Mark, KOCHER, Mark , 1208 Ebb Court, Raleigh, NC 27615 , US
  WASHINGTON Rodney B, WASHINGTON, Rodney, B. , 12317 Galway Drive,
    Raleigh, NC 27613 , US
  PHILLIPS Timothy B, PHILLIPS, Timothy, B. , 8821 Kirkstall Court,
    Raleigh, NC 27615 , US
  BURKE George E, BURKE, George, E. , 9412 South Mere Court, Raleigh, NC
    27615 , US
  DUBE Dennis, DUBE, Dennis , 8 Bridge Lane, Pelham, NH 03076 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9848537 A1 19981029
  Application: WO 98US8096 19980422 (PCT/WO US9808096)
  Priority Application: US 97837730 19970422
Designated States: CA JP MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
  PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 8121

Fulltext Availability:
  Detailed Description

Detailed Description
... is generally a computer or other device having a central processing
  unit (CPU), a nonvolatile **memory** storage area for maintaining an
  application program and information related to user **selected** operation

options for each individual field device on the network and a volatile memory storage area for...

 22/3,K/20 (Item 7 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00587416 **Image available**
SYSTEM AND METHOD FOR MEMORY RESET OF A VEHICLE CONTROLLER
SYSTEME DE REMISE A ZERO DE MEMOIRE D'UNITE DE COMMANDE DE VEHICULE ET
    PROCEDE AFFERENT
Patent Applicant/Assignee:
  FORD GLOBAL TECHNOLOGIES INC, FORD GLOBAL TECHNOLOGIES, INC. , Suite 911,
    Parklane Towers East, One Parklane Boulevard, Dearborn, MI 48126 , US
Inventor(s):
  PAULI Allen Joseph, PAULI, Allen, Joseph , 48975 Fairchild, Macomb
    Township, MI 48042 , US
  MELVILLE Thomas Robert, MELVILLE, Thomas, Robert , 22025 Chubb,
    Northville, MI 48167 , US
  GRANT Kathleen Arlow, GRANT, Kathleen, Arlow , 29250 Creekbend,
    Farmington Hills, MI 48331 , US
  SCHMITT David Harold, SCHMITT, David, Harold , 9173 Sandy Ridge, White
    Lake, MI 48386 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9833181 A1 19980730
  Application: WO 98IB2 19980105 (PCT/WO IB9800002)
  Priority Application: US 97786941 19970123
Designated States: CN CZ JP KR AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
  PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 3836

Fulltext Availability:
  Detailed Description

Detailed Description
... reset of the corresponding portion of memory as described above.

  In a preferred embodiment, a **memory** reset **request** is a menu-
 selectable **option** on a connectable service tool. This allows a service
 technician to reset a portion of...

 22/3,K/21 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00577236 **Image available**
MULTI-KERNEL NEURAL NETWORK CONCURRENT LEARNING, MONITORING, AND
    FORECASTING SYSTEM
SYSTEME D'APPRENTISSAGE, DE CONTROLE ET DE PREVISION CONCURRENTIELS A
    RESEAU NEURONAL A NOYAUX MULTIPLES
Patent Applicant/Assignee:
  JANNARONE Robert J, JANNARONE, Robert, J. , 3220 Henderson Mill Road &2,
    Atlanta, GA 30341 , US
Inventor(s):
  JANNARONE Robert J, JANNARONE, Robert, J. , 3220 Henderson Mill Road &2,
    Atlanta, GA 30341 , US

Patent and Priority Information (Country, Number, Date):
  Patent: WO 9822885 A1 19980528
  Application: WO 97US21522 19971119   (PCT/WO US9721522)
  Priority Application: US 9631195 19961120
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
  MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
  ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
  FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
  TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 15597

Fulltext Availability:
  Detailed Description

Detailed Description
... historical time trials. The input processor 12 may use the historical
  data in the recent **feature** **memory** 36 to **apply** the input **feature**
  specifications 35 when computing the input feature values 34. An example
  of this type of input...

 22/3,K/22   (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00429740
OPTICAL SPECTROSCOPIC INFORMATION STORAGE
ENREGISTREMENT DE DONNEES PAR SPECTROSCOPIE OPTIQUE
Patent Applicant/Assignee:
  SEROTECH INC
Inventor(s):
  DURHAM Jayson T
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9625735 A1 19960822
  Application: WO 96US1862 19960214   (PCT/WO US9601862)
  Priority Application: US 95389125 19950214
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
  GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO
  RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ
  TM AT BE CH DE FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
  MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 8945

Fulltext Availability:
  Detailed Description

Detailed Description
... access time and erasability, optical data storage can provide a unique
  combination of superior performance **features** that **make** them most
  appropriate for large **memory** **applications** . Indeed, despite of their
  present shortcomings, optical information storage systems promise to
  offer low cost...

 22/3,K/23   (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00380187
DIAGNOSTIC MONITOR SYSTEM
SYSTEME DIAGNOSTIQUE DE SURVEILLANCE
Patent Applicant/Assignee:
  DIAGNOSTIC INSTRUMENTS LTD
  GLASGOW CALEDONIAN UNIVERSITY
  McGLONE John
  CUMMING Anthony
  MacENTEE Simon
  PETRIE Alexander
Inventor(s):
  McGLONE John
  CUMMING Anthony
  MacENTEE Simon
  PETRIE Alexander
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9511488 A1 19950427
  Application: WO 94GB2207 19941010   (PCT/WO GB9402207)
  Priority Application: GB 9321572 19931019
Designated States: GB JP US AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 6808

Fulltext Availability:
  Detailed Description

Detailed Description
... and stored this in the form of a "weights" file back on to the static
 memory   card under the current **application** name. These weights are
 used to map the neural inputs to the neural outputs.

 An...could then be used on line to determine the wear level on hobs. A
 particular **feature** of this application was that the system was able to
 interpolate the wear level accurately...be located within the portable
 data collector obviating the need for the PC and the **memory   card** in
 some **applications** . Also the data collector and computer terminals could
 be combined in a single portable or...

 22/3,K/24   (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00334501
IMPROVED SURFACE-ENHANCED RAMAN OPTICAL DATA STORAGE SYSTEM
SYSTEME PERFECTIONNE D'ENREGISTREMENT DE DONNEES OPTIQUES RAMAN AMELIORE EN
    SURFACE
Patent Applicant/Assignee:
  MARTIN MARIETTA ENERGY SYSTEMS INC
Inventor(s):
  VO-DINH Tuan
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9321638 A1 19931028
  Application: WO 92US7256 19921005   (PCT/WO US9207256)
  Priority Application: US 92865302 19920408
Designated States: AU CA JP KR AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE
Publication Language: English
Fulltext Word Count: 8236

Fulltext Availability:
  Detailed Description

Detailed Description
...   time and erasability, optical data storage systems can provide a
  unique combination of superior performance **features** that **make** them
  most appropriatesfor large **memory**   **applications** . Optical data storage
  disks promise to ofsfer low cost-per-bite, improved accessing
  characteristics and...

 22/3,K/25   (**Item 12 from file: 349**)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00294625
IMPROVED MEMORY SYSTEM
SYSTEME DE MEMOIRE AMELIORE
Patent Applicant/Assignee:
  HYATT Gilbert P
Inventor(s):
  HYATT Gilbert P
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9204673 A1 19920319
  Application: WO 91US6285 19910903 (PCT/WO US9106285)
  Priority Application: US 90578041 19900904
Designated States: AT BE CA CH DE DK ES FR GB GR IT JP KR LU NL SE
Publication Language: English
Fulltext Word Count: 140302

Fulltext Availability:
  Detailed Description

Detailed Description
...   4 encompass memory scanin terminology. One skilled in the art would
  readily be able to **apply** the disclosures of **memory** accessing
  operations to implement the 6 **features** of the present invention for
  writing operations, for read modify-write 7 operations, and for...

 22/3,K/26   (**Item 13 from file: 349**)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00269988
SOFTWARE OPERATING ENVIRONMENT
CONTEXTE D'EXPLOITATION D'UN LOGICIEL
Patent Applicant/Assignee:
  AC NIELSEN COMPANY
Inventor(s):
  HETHERINGTON Alan
  ADDISON Tim
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9004828 A1 19900503
  Application: WO 89US4535 19891010 (PCT/WO US8904535)
  Priority Application: US 88260889 19881021; US 88260946 19881021; US
    88260983 19881021; US 89307313 19890206
Designated States: AU BR DK FI JP KR NO
Publication Language: English

Fulltext Word Count: 41117

Fulltext Availability:
  Claims

Claim
... Embodiments Referring to FIG. 1, the Operating Environment according
  to the present invention produces aggregate **application** program
 features **(preferably** within CPU **memory**) in block 102. The Operating
  Environment may be considered to be a software 'platform" on...

 22/3,K/27   (Item 14 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00269987
SPACE MANAGEMENT SYSTEM INCORPORATING SOFTWARE OPERATING ENVIRONMENT
SYSTEME DE GESTION DE L'ESPACE COMPRENANT UN CONTEXTE D'EXPLOITATION DE
   LOGICIELS
Patent Applicant/Assignee:
 AC NIELSEN COMPANY
Inventor(s):
  HETHERINGTON Alan
  ADDISON Tim
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9004827 A1 19900503
  Application: WO 89US4450 19891010 (PCT/WO US8904450)
  Priority Application: US 88260889 19881021; US 88260946 19881021; US
    88260983 19881021; US 89307313 19890206
Designated States: AU BR DK FI JP KR NO
Publication Language: English
Fulltext Word Count: 37447

Fulltext Availability:
  Claims
Claim
... Embodiments Referring to FIG. 1, the Operating Environment according
  to the present invention produces aggregate **application** program
 features **(preferably** within CPU **memory**) in block 102. The Operating
  Environment may be considered to be a software "platform" on..

File 348:EUROPEAN PATENTS 1978-2001/Sep W02
          (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010906, UT=20010830
          (c) 2001 WIPO/MicroPat

```
Set     Items     Description
S1    1749516     APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATIO-
                  N? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2      38505     S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3       2184     S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-
                  ELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE -
                  OR SHARE? OR HYBRID)
S4       1180     S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5        838     S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                  PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                  EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6      19772     S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                  FUNDS OR MEMORY OR MAGNETIC()CARD? ?))
S7     434592     FEATURE? ? OR OPTION? ?
S8      64998     S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                  DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9       3827     S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                  ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR HOMEPAGE? OR HO-
                  ME()PAGE? OR ELECTRONIC OR WEBSITE? OR ON()LINE OR ONLINE)
S10       698     CASH?(2N)(CHECK? OR CHEQUE)
S11      3901     IC="H04L-029/06"
S12      7499     IC="G06F-017/60"
S13    511533     P
S14      1446     S2-S6 AND S11-S12
S15      1214     S14 AND S7
S16      1076     S3-S6 AND S11-S12
S17       905     S16 AND S7
S18       160     S6(2N)S5
S19         3     S18 AND (S11 OR S12)
S20        43     S4(2N)S5
S21         3     S20 AND (S11 OR S12)
S22        11     S3(2N)S4(10N)S7
S23        17     S19 OR S21 OR S22
```

23/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01297757
**Smart card, and method of loading application programs and scripts into
    same**
**Chipkarte   und   Verfahren   zum   Laden   von   Anwendungsprogrammen   und
    -programmskripts auf derselben**
**Carte a puce et methode pour charger celle-ci avec des programmes et des
    scripts d'application**
PATENT ASSIGNEE:
  Hitachi, Ltd., (204145), 6 Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
    101-8010, (JP), (Applicant designated States: all)
INVENTOR:
  Sukeda, Hiroko, c/oHitachi Ltd. Intel. Prop. Group, New Marunouchi Bldg.,
    5-1 Marunouchi 1-chome, , Chiyoda-ku, Tokyo 100-8220, (JP)
  Mishina, Yusuke, c/oHitachi Ltd. Int. Prop. Group, New Marunouchi Bldg.,
    5-1 Marunouchi 1-chome, , Chiyoda-ku, Tokyo 100-8220, (JP)
  Ohki, Masaru, c/oHitachi Ltd. Int. Prop. Group, New Marunouchi Bldg., 5-1
    Marunouchi 1-chome, , Chiyoda-ku, Tokyo 100-8220, (JP)
LEGAL REPRESENTATIVE:
  Strehl Schubel-Hopf & Partner (100941), Maximilianstrasse 54, 80538
    Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1113407 A2 010704 (Basic)
APPLICATION (CC, No, Date):   EP 2000128372 001222;
PRIORITY (CC, No, Date): JP 99369142 991227
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-017/32
ABSTRACT WORD COUNT: 150
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200127	901
SPEC A	(English)	200127	13226
Total word count – document A			14127
Total word count – document B			0
Total word count – documents A + B			14127

...SPECIFICATION simple information storage media. From the viewpoint of
  active use of their highly-reliable security **feature** or new cards that
  supercede the conventional magnetic card function, **smart   cards** are
  expected to have **applications** in the **financial** field such as credit
  cards or electronic money, especially, as the implementation of
  interlinking a...

23/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01070738
Tape data storage cartridge with memory
Datenspeicherbandkassette mit Speicher

Cassette a bande pour stocker des donnees avec memoire
PATENT ASSIGNEE:
  Hewlett-Packard Company, (206030), 3000 Hanover Street, Palo Alto,
    California 94304, (US), (Applicant designated States: all)
INVENTOR:
  Rae, Simon, 33 Beaufort Crescent, Stoke Gifford, Bristol BS34 8QY, (GB)
  Watkins, Mark Robert, 12 Halsbury Road, Westbury Park, Bristol, BS6 7SR,
    (GB)
  Bartlett, Paul Frederick, 11405 W. Hickory Nut Street, Boise, Idaho 83713
    , (US)
LEGAL REPRESENTATIVE:
  Lawman, Matthew John Mitchell (84552), Hewlett-Packard Limited, IP
    Section, Building 2, Filton Road, Stoke Gifford, Bristol BS34 8QZ, (GB)
PATENT (CC, No, Kind, Date): EP 942427 A2 990915 (Basic)
APPLICATION (CC, No, Date):   EP 99301353 990224;
PRIORITY (CC, No, Date): GB 9805325 980313
DESIGNATED STATES: AT; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
  MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G11B-027/11; G11B-027/10; G11B-015/02;
  G11B-023/04; G11B-023/087
ABSTRACT WORD COUNT: 156
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9937	1349
SPEC A	(English)	9937	6562
Total word count - document A		7911	
Total word count - document B		0	
Total word count - documents A + B		7911	

...SPECIFICATION is the known MIFARE(R) system developed by Philips/Mikron
  as is currently employed in **"smart " credit card** technology used in
  personal banking **applications** . The main advantages and **features** of
  this system as used by the present invention include high reliability, an
  operating frequency...

 23/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01030324
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
    Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
  TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
    (JP)
LEGAL REPRESENTATIVE:
  Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
    80469 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
                              WO 9909502 990225

APPLICATION (CC, No, Date):   EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 150
NOTE:
    Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 9942   17239
      SPEC A   (English) 9942   160346
Total word count - document A   177585
Total word count - document B   0
Total word count - documents A + B 177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

 23/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00945612
Electronic commerce settlement system
**Elektronisches   Rechnungsbegleichungsverfahren   fur   den   elektronischen
    Handelsverkehr**
Systeme de reglement des paiements en commerce electronique
PATENT ASSIGNEE:
  FUJITSU LIMITED, (211466), 1-1, Kamikodanaka 4-chome, Nakahara-ku,
    Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States:
    all)
  The Sakura Bank, Ltd., (2471480), 3-1, Kudan Minami 1-chome, Chiyoda-ku,
    Tokyo 102-0074, (JP), (Applicant designated States: all)
INVENTOR:
  Mori, Nobuyuki, Fujitsu Limited, 4-1-1, Kamikodanaka, Nakahara-ku,
    Kawasaki-shi, Kanagawa 211-8588, (JP)
  Morita, Michihiro, The Sakura Bank, Ltd., 3-1, Kudan Minami 1-chome,
    Chiyoda-ku, Tokyo 102-0074, (JP)
  Oki, Masanao, The Sakura Bank, Ltd., 3-1, Kudan Minami 1-chome,
    Chiyoda-ku, Tokyo 102-0074, (JP)
  Hirota, Takaaki, The Sakura Bank, Ltd., 3-1, Kudan Minami 1-chome,
    Chiyoda-ku, Tokyo 102-0074, (JP)
LEGAL REPRESENTATIVE:
  Stebbing, Timothy Charles et al (59641), Haseltine Lake & Co., Imperial
    House, 15-19 Kingsway, London WC2B 6UD, (GB)
PATENT (CC, No, Kind, Date): EP 858057 A2 980812 (Basic)
                              EP 858057 A3 990908
APPLICATION (CC, No, Date):   EP 98300799 980204;
PRIORITY (CC, No, Date): JP 9723776 970206
DESIGNATED STATES: CH; DE; GB; LI; NL
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-007/12; G07F-007/10; **G06F-017/60** ;
  G07F-019/00
ABSTRACT WORD COUNT: 107
NOTE:
    Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9833	7180
SPEC A	(English)	9833	45718
Total word count - document A			52898
Total word count - document B			0
Total word count - documents A + B			52898

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Then, the purchaser issues a purchase request to the
seller, and transmits the provisional settlement **money** **card** (S730).
After- **checking** the purchase **request** and the provisional settlement
money **card** 82 (S740), the seller transmits the goods to the purchaser
(S750). The purchaser checks the...

23/3,K/5 **(Item 5 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00265036
**Smart card having external programming capability and method of making
same.**
**Chipkarte mit externer Programmiermoglichkeit und Verfahren zu ihrer
Herstellung.**
**Carte a circuit integre ayant la possibilite d'une programmation externe et
sa methode de fabrication.**
PATENT ASSIGNEE:
International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)
INVENTOR:
Abraham, Dennis George, 5795 Gettysburg Dr., Concord, NC 28025, (US)
Double, Glen Paul, 8834 High Ridge Lane, Concord, NC 28025, (US)
Neckyfarow, Steven William, 2609 Lawton Bluff Rd., Matthews, NC 28105,
(US)
Rohland, William Stanley, 4234 Rotunda Rd., Charlotte, NC 28226, (US)
Tung, Min-Hsiung George, 10309 Ben Franklin Ct., Matthews, NC 28105, (US)
LEGAL REPRESENTATIVE:
Monig, Anton, Dipl.-Ing. et al (8591), IBM Deutschland
Informationssysteme GmbH, Patentwesen und Urheberrecht, D-70548
Stuttgart, (DE)
PATENT (CC, No, Kind, Date): EP 275510   A2   880727 (Basic)
                              EP 275510   A3   890405
                              EP 275510   B1   921021
APPLICATION (CC, No, Date):   EP 87118815 871218;
PRIORITY (CC, No, Date): US 4501 870120
DESIGNATED STATES: DE; FR; GB; IT
INTERNATIONAL PATENT CLASS: G07F-007/10;
ABSTRACT WORD COUNT: 206

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	608
CLAIMS B	(German)	EPBBF1	549
CLAIMS B	(French)	EPBBF1	660
SPEC B	(English)	EPBBF1	4147
Total word count - document A			0
Total word count - document B			5964
Total word count - documents A + B			5964

...SPECIFICATION a bank) no longer must divulge the details of his security
 plan, floor limits for **credit** or other sensitive **details** to the
 manufacturer **of** **the** **smart** cards. All of these **features** can be
 loaded by the bank itself into a blank smart·card later. Further, the...

 23/3,K/6   (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00826122   **Image available**
METHOD OF PAYROLL ACCESS
METHODE D'ACCES AU SERVICE DE LA PAIE
Patent Applicant/Inventor:
  VASIC Stevan P, 967 East Chapada Circle, Sandy, UT 84094, US, US
    (Residence), US (Nationality)
Legal Representative:
  BROADBENT Berne S (et al) (agent), Kirton & McConkie, 1800 Eagle Gate
    Tower, 60 East South Temple, Salt Lake City, UT 84111, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200159663 A1 20010816 (WO 0159663)
  Application: WO 2001US40082 20010213 (PCT/WO US0140082)
  Priority Application: US 2000182420 20000214; US 2001782756 20010213
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9803

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... to access payroll.

  In a preferred embodiment, the means for providing the access is an **ATM**
  card ·

  An employee **requests** the transfer of **funds** using the ATM card from
  the funds for the advance or transfer to the employee...

Claim
... a payroll access ATM card; receiving requests for payroll access when
 the employee uses the **ATM** **card** to **request** **funds** ; forwarding the
 requested **funds** to the employee; receiving notification from the ATM
 via a computer network of the transaction...

 23/3,K/7   (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00805847
TELEPHONE CALLING ACCOUNT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPTE D'APPEL TELEPHONIQUE
Patent Applicant/Assignee:
  VESTA CORPORATION, 4th Floor, 309 S.W. Sixth Avenue, Portland, OR 97204,
    US, US (Residence), US (Nationality)
Inventor(s):
  HOPPER Eric L, Vesta Corporation, 4th Floor, 309 S.W. Sixth Avenue,
    Portland, OR 97204, US,
  STEELE Keith E, Vesta Corporation, 4th Floor, 309 S.W. Sixth Avenue,
    Portland, OR 97204, US,
  FIELDHOUSE Douglas M, Vesta Corporation, 4th Floor, 309 S.W. Sixth
    Avenue, Portland, OR 97204, US,
Legal Representative:
  ALLEMAN Mark D (agent), Kolisch Hartwell Dickinson McCormack & Heuser,
    Suite 200, 520 S.W. Yamhill Street, Portland, OR 97204, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139484 A1 20010531 (WO 0139484)
  Application: WO 2000US41884 20001103 (PCT/WO US0041884)
  Priority Application: US 99436977 19991109
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9006

Fulltext Availability:
  Detailed Description

Detailed Description
... owner of the account calls the customer service representative at
  customer service center 20 and **requests** initialization of the
 telephone   calling   account . Alternatively, the **request** may be
  received through an Internet web site, e-mail, or written communication
  from the...

...customer service center may be automatic, or may occur upon caller
  selection of a menu **option** in a voice response menu provided by VRU 26.

  At 124, the method typically includes...depend upon the type of
  preexisting account.

  At 128, the method typically includes receiving a **request** to create a
 calling   account from the owner of the preexisting **account** .
  Typically, the **request** is received via a **telephone** . Alternatively,
  the request may be received via another communication method, as
  described above.

  At 130...

 23/3,K/8   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00786000
COMPUTER-IMPLEMENTED DYNAMIC FINANCIAL MENTOR
SYSTEME DE CONSEIL FINANCIER DYNAMIQUE INFORMATIQUE
Patent Applicant/Assignee:
  GETAPPROVED COM LLC, Suite 1200, 6400 S. Fiddler's Green Circle,
    Englewood, CO 80111, US, US (Residence), US (Nationality)   '
Inventor(s):
  CHOTIN Steven B, 4702 S. Elizabeth Court, Englewood, CO 80110, US,
  LACASCIA Leo J Jr, 9147 Buck Hill Drive, Highlands Ranch, CO 80126, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200118728 A2 20010315 (WO 0118728)
  Application: WO 2000US24749 20000911 (PCT/WO US0024749)
  Priority Application: US 99153078 19990910; US 2000657422 20000908
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
  (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12063

Fulltext Availability:
  Detailed Description

Detailed Description
... providers including, but not limited to, a bank 220, a utility company
  222, a mortgage **broker** 224, and a credit card company 226.

  If the user requests to apply for the...For example, the menu may include
  "apply for a mortgage," "apply for a personal loan," **"apply** for a
credit or **debit**   card ," **"apply** for utilities services," etc. The
  menu is displayed through the financial products interface 155. After...s
  needs may include a home mortgage, a home equity line of credit, to
  transfer **checking** , **savings** , and individual retirement **accounts** , and
  apply for a local **bank**   **credit** and debit card. The user may also
  desire to schedule the following utilities services: telephone...

 23/3,K/9   **(Item 4 from file: 349)**
DIALOG(R)File 349:PCT Fulltext

00765993   **Image available**
APPARATUS, SYSTEMS AND METHODS FOR PROVIDING AT HOME AUTOMATIC TELLER
  MACHINE SERVICES
APPAREIL, SYSTEMES ET PROCEDES PERMETTANT D'OFFRIR DES SERVICES DE GUICHET
  AUTOMATIQUE BANCAIRE A LA MAISON
Patent Applicant/Inventor:
  REED Thomas K Jr, P.O. Box 50401, Henderson, NV 89016, US, US (Residence)

, US (Nationality)
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200079360 A2-A3 20001228 (WO 0079360)
  Application: WO 2000US16640 20000616 (PCT/WO US0016640)
  Priority Application: US 99139630 19990617·:. ..
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR.HU ID.IL.IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 21533

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... Card data storage with the user's balance when a withdrawal from the
  user's **account** is **requested** .

  In a **Smart Card ATM card** embodiment of the invention, when the
  user presents the Smart Card ATM card to a...

23/3,K/10   (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00736419   **Image available**
ENVELOPE MESSAGE FOR TRANSPARENT TRANSMISSION THROUGH IP NETWORK
MESSAGE D'ENVELOPPE DE TRANSMISSION TRANSPARENTE PAR RESEAU PI
Patent Applicant/Assignee:
  ERICSSON INC, 1010 E. Arapaho Rd. MS F-11, Richardson, TX 75081, US, US
    (Residence), US (Nationality)
Inventor(s):
  LIN Janette Chen, 18422 Bay Pines Lane, Dallas, TX 75287, US
Legal Representative:
  HOUSTON Kay, Jackson Walker, LLP, 2435 North Central Expressway,
    Richardson, TX 75080, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200049773 A1 20000824 (WO 0049773)
  Application: WO 2000US3221 20000207 (PCT/WO US0003221)
  Priority Application: US 99251070 19990216
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT·LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW   ·
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3903

Fulltext Availability:
  Detailed Description

Detailed Description
... be proprietary to the network; such as in a banking system, the
  information may include **credit card application** information, **loan
  application** information, or other types of information that is unable
  to be deciphered by devices in...a terminating or originating network.
  Further provided is the ability to enhance or create improved **features**
  of the originating and terminating networks, due to the information not
  being parsed by the...

...GSM network. The data specific to a banking system may include credit
  card information, customer **credit** data, **bank account** balances,
  loan application infori-nation, and other data specific to the
  particular data system. It is therefore intended...

  23/3,K/11   (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00692503   **Image available**
**UNIVERSAL INTERACTIVE ADVERTISING AND PAYMENT SYSTEM FOR PUBLIC ACCESS
  ELECTRONIC COMMERCE AND BUSINESS RELATED PRODUCTS AND SERVICES
SYSTEME DE PAIEMENT ET DE PUBLICITE INTERACTIF UNIVERSEL POUR COMMERCE
  ELECTRONIQUE A ACCES PUBLIC, ET-- SERVICES ET PRODUITS D'AFFAIRES
  ASSOCIES**
Patent Applicant/Assignee:
  USA TECHNOLOGIES INC, USA TECHNOLOGIES, INC., 200 Plant Avenue, Wayne, PA
    19087-3520, US
Inventor(s):
  KOLLS H Brock, KOLLS, H., Brock, 52 Norwood House, Downingtown, PA 19335,
    US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0005670 A1 20000203 (WO 200005670)
  Application: WO 99US8577 19990419 (PCT/WO US9908577)
  Priority Application: US 9893475 19980720; US 99293358 19990416
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 23238

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Claims

Claim
... effectuating electronic commerce transactions in accordance with claim
  39, wherein said valid form of identification **requested** is a **magnetic
  card** , wherein said magnetic card includes a credit card, a smart card,
  a debit card, a...

  23/3,K/12   (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00651382   **Image available**
METHOD AND SYSTEM FOR COMPLETING A VOICE CONNECTION IN A SWITCHED TELEPHONE
    NETWORK
PROCEDE ET SYSTEME PERMETTANT D'ETABLIR UNE CONNEXION VOCALE DANS UN RESEAU
    TELEPHONIQUE COMMUTE
Patent Applicant/Assignee:
  BELL CANADA, BELL CANADA , Bureau 1500, Cote du Beaver Hall, Montreal,
    Quebec H2Z 2S4 , CA
Inventor(s):
  GILBERT Gordon J, GILBERT, Gordon, J. , 304 Petheram Place, New Market,
    Ontario L3X 1J7 , CA
  REID Colin A, REID, Colin, A. , Apartment 2205, Kent Street 199, Ottawa,
    Ontario K2P 2K8 , CA
  MELICK Gordon R, MELICK, Gordon, R. , 1790 Gilbert Avenue, Ottawa,
    Ontario K2C 1A4 , CA
  WILLIAMS L Lloyd, WILLIAMS, L., Lloyd , Brodeur Crescent 15, Kanata,
    Ontario K2L 1Z2 , CA
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9934613 A1 19990708
  Application: WO 98CA1191 19981222 (PCT/WO CA9801191)
  Priority Application: US 97996879 19971223
Designated States: AL AM AT AU AZ BA BB BG BR BY CH CN CU CZ DE DK EE ES FI
  GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
  UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
  CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
  GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 8911

Fulltext Availability:
  Detailed Description

Detailed Description
... registered users to logon and complete a call request; permits any
  user to establish a **calling** card, **credit** card or **debit**   **card**
  session to initiate a call **request** ; permits an individual to access a
  registration page for registering as a user; and, permits...process
  substantially eliminates fraud while enabling essentially instant
  registration of parties wishing to utilize the **features** and
  functionality of the system in accordance with the invention. In order to
  coordinate IVR...
...process similar to the one described above is followed except that the
  user may be **requested** to provide a **credit**   **card** , **calling** card or
 debit card number to which calls can be billed. Alternatively, the user
  may be requested to...

 23/3,K/13   (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00632801
INTEGRATED BUSINESS SYSTEM FOR WEB BASED TELECOMMUNICATIONS MANAGEMENT
SYSTEME   D'ECHANGES   COMMERCIAUX   INTEGRES   POUR   LA   GESTION   DE
    TELECOMMUNICATIONS SUR LE WEB

Patent Applicant/Assignee:
  BARRY B Reilly, BARRY, B., Reilly , 310 Cliff Falls Court, Colorado
    Springs, CO 80920 , US
  CHODORONEK Mark A, CHODORONEK, Mark, A. , 6508 Trillium House Lane,
    Centreville, VA 20120 , US
  DeROSE Eric, DeROSE, Eric , 3151 Anchorway Court &H, Falls Church, VA
    22042 , US
  GONZALES Mark N, GONZALES, Mark, N. , 9158 Pristine Court, Manassas, VA
    20110 , US
  JAMES Angela R, JAMES, Angela, R. , 7004 Florida Street, Chevy Chase, MD
    20815 , US
  LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US
  TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 ,
    US
Inventor(s):
  BARRY B Reilly, BARRY, B., Reilly , 310 Cliff Falls Court, Colorado
    Springs, CO 80920 , US
  CHODORONEK Mark A, CHODORONEK, Mark, A. , 6508 Trillium House Lane,
    Centreville, VA 20120 , US
  DeROSE Eric, DeROSE, Eric , 3151 Anchorway Court &H, Falls Church, VA
    22042 , US
  GONZALES Mark N, GONZALES, Mark, N. , 9158 Pristine Court, Manassas, VA
    20110 , US
  JAMES Angela R, JAMES, Angela, R. , 7004 Florida Street, Chevy Chase, MD
    20815 , US
  LEVY Lynne, LEVY, Lynne , 2514 Iron Forge Road, Herndon, VA 20171 , US
  TUSA Michael, TUSA, Michael , 12 Mulberry Street, Ridgefield, CT 06877 ,
    US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9915979 A1 19990401
  Application: WO 98US20170 19980925   (PCT/WO US9820170)
  Priority Application: US 9760655 19970926
Designated States: AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT
  LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 91547

Fulltext Availability:
  Detailed Description

Detailed Description
... 282a-d and 284. These 50 requests are automatically generated whenever
  the customer makes a **request** of the server. For example, they are
  enerated when a customer clicks on the icon...

 23/3,K/14   (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00601353   **Image available**
IMAGE PROCESSING NETWORK
RESEAU DE TRAITEMENTS D'IMAGES
Patent Applicant/Assignee:
  CUMMINS-ALLISON CORP, CUMMINS-ALLISON CORP. , 891 Feehanville Drive,
    Mount Prospect, IL 60056 , US
Inventor(s):
  JONES John E, JONES, John, E. , 43 Long Meadow, Winnetka, IL 60043 , US
  JONES William J, JONES, William, J. , 280 Poteet, Barrington, IL 60010 ,

US
 JONES Paul A, JONES, Paul, A. , 1618 Meadow Lane, Glenview, IL 60025 , US
 MENNIE Douglas U, MENNIE, Douglas, U. , 229 Wood Street, Barrington, IL
   60010 , US
 GAFRON Ronald M, GAFRON, Ronald, M. , 865 North Dexter Lane, Hoffman
   Estates, IL 60194 , US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 9847100 A1 19981022
 Application: WO 98US7443 19980413   (PCT/WO US9807443)
 Priority Application: US 9743516 19970414
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GE GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
 MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU
 ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE
 DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE
 SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 61875

Fulltext Availability:
 Detailed Description

Detailed Description ·
... of deposit at financial institutions. It is also meant by the term
 "documents" to include **loan** applications, credit card applications,
 student loan applications, accounting invoices, debit forms, account
 transfer forms, and...deposit at financial institutions. It is also meant
 by the term "documents" to include loan **applications** , **credit   card**
 applications , student loan **applications** , accounting invoices, **debit**
 forms, **account** transfer forms, and all other types of forms with
 predetermined fields. By "financial institution documents...checks, check
 account deposit slips, debit or credit slips which may be issued by the
 bank against the **checking   account** , new **account   application**
 forms, and forms for customers to reorder check and deposit slips. The
 full image scanner...

 23/3,K/15   (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00597975   **Image available**
TRANSMISSION AND RECEPTION OF TELEVISION PROGRAMMES AND OTHER DATA
TRANSMISSION ET RECEPTION DE PROGRAMMES TELEVISES ET D'AUTRES DONNEES
Patent Applicant/Assignee:
 CANAL+ SOCIETE ANONYME, CANAL+ SOCIETE ANONYME , 85/89, quai Andre
   Citroen, F-75711 Paris Cedex 15 , FR
Inventor(s):
 FURET Thierry, FURET, Thierry , 63, avenue du General Leclerc, F-78120
   Rambouillet , FR
 AGASSE Bernard, AGASSE, Bernard , Les Aquarelles 1, Les Raynes Brunes,
   F-95610 Eragny/Oise , FR
 FREZAL Claire, FREZAL, Claire , 60, rue du Couvent, F-91470 Limours , FR
 LIAO Hongtao, LIAO, Hongtao , 4, rue du Canal, F-78180 Montigny-Btx , FR
 MOLY Jacques, MOLY, Jacques , 60, rue Francois Villon, F-91450 Soisy sur
   Seine , FR
 DECLERCK Christophe, DECLERCK, Christophe , 3, rue des Ormes Dancourt,
   F-28210 Senantes , FR
 YANG Rui Liang, YANG, Rui, Liang , 6, rue Nicholas Chuquet, F-75017 Paris

, FR

Patent and Priority Information (Country, Number, Date):
  Patent: WO 9843432 A1 19981001
  Application: WO 97EP2110 19970425 (PCT/WO EP9702110)
  Priority Application: EP 97400650 19970321
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH
  KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB
  GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 20596

Fulltext Availability:
  Detailed Description

Detailed Description
... account; 0 Transfer between deposit account and current account; 0
  Transfer between current account and **credit   card   account** ; 0 **Loan**
  facilities; 0 **Request** printed statement; and 0 Request cheque book.

  One of these **option** buttons has initial focus, and the focus can be
  changed by using the left, right...

 23/3,K/16   (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00593254   **Image available**
**ENHANCED HIERARCHICAL DATA DISTRIBUTION SYSTEM USING BUNDLING IN MULTIPLE
    ROUTERS**
**SYSTEME HIERARCHIQUE PERFECTIONNE DE DISTRIBUTION DE DONNEES METTANT EN
    OEUVRE UN GROUPAGE DANS DE MULTIPLES ROUTEURS**
Patent Applicant/Assignee:
  MCI COMMUNICATIONS CORPORATION, MCI COMMUNICATIONS CORPORATION, 1133 19th
    Street, N.W., Washington, DC 20036, US
Inventor(s):
  JACOBY Kevin J, JACOBY, Kevin, J., 1301 28th Street South East, Cedar
    Rapids, IA 52403, US
  PILLAI Sajan, PILLAI, Sajan, 8830 Nantucket Court, Colorado Springs, CO
    80919, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9838566 A2 19980903
  Application: WO 98US3980 19980302 (PCT/WO US9803980)
  Priority Application: US 97810176 19970228
Designated States: AU CA CN JP KR MX AT BE CH DE DK ES FI FR GB GR IE IT LU
  MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 16246

Fulltext Availability:
  Detailed Description

Detailed Description
... to Service Type X. As another example, Service Type Y might be
  associated with a **credit   card   calling** service. An **Application**
  Program 106 that generates call ...Adding a new computing region only

requires configuration changes to employ another Secondary Router.

Further **features** and advantages of the invention, as well as the structure and operation of various embodiments...to Service Type X. As another example, Service Type Y might be associated with a **credit card calling** service. An **Application** Program 308 that generates call processing data for the credit card calling service places the...

23/3,K/17   (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00571038   **Image available**
INTELLIGENT AGENT FOR EXECUTING DELEGATED TASKS
AGENT INTELLIGENT DESTINE A EXECUTER DES TACHES DELEGUEES
Patent Applicant/Inventor:
  SLOTZNICK Benjamin, 507 Third Street, Mt. Gretna, PA 17064, US, US
    (Residence), US (Nationality)
Legal Representative:
  JABLON Clark A (et al) (agent), Panitch Schwarze Jacobs & Nadel, P.C.,
    22nd floor, One Commerce Square, 2005 Market Street, Philadelphia, PA
    19103-7086, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9815909 A1 19980416
  Application: WO 97US18307 19971009   (PCT/WO US9718307)
  Priority Application: US 9627930 19961009; US 9631910 19961122; US
    97944923 19971006
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
  MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
  ZW
  (EP) AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  ((OAPI utility model)) BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
  (AP) GH KE LS MW SD SZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14614

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... sold as well as when they are given away or exchanged for value. The
  terms **apply** whether payment is **cash** , **smart card** , electronic cash,
  cash equivalent, credit card, debit card, other credit or debit account
  or arrangement..

File 348:EUROPEAN PATENTS 1978-2001/Aug W04
      (c) 2001 European Patent Office
File 349:PCT Fulltext 1983-2001/UB=20010830, UT=20010823
      (c) 2001 WIPO/MicroPat

```
Set      Items    Description
S1     1744091    APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? -
                  OR REQUEST? OR REQUISITION? OR OPEN? ?
S2       36312    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3        2076    S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-
                  ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR
                  SHARE?)
S4        1149    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5      355746    NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W-
                  WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6     1071051    SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA-
                  T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7     1103054    FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR
                  ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8           0    S1(2N)S7(2N)(CHECKCASHING OR CHECK()CASHING)
S9           2    S7(2N)(CHECKCASHING OR CHECK()CASHING)
S10         66    CHECK()CASHING OR CHECKCASHING
S11         30    S10 AND S2
```

11/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01281123
Method, system, and apparatus for providing secure interactive services through an unattended modular kiosk
Verfahren, System und Vorrichtung zum Leisten von gesicherten interaktiven Diensten mittels eines nicht-uberwachten modularen Kiosks
Methode, systeme et appareil pour fournir des services interactifs securises a l'aide d'un kiosque modulaire sans supervision
PATENT ASSIGNEE:
  Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
    Boulevard, Los Angeles, California 90066, (US), (Applicant designated
    States: all)
INVENTOR:
  Rizzo, Carol J., 13 Clover Lane, Livingstone, NJ 07039, (US)
  Do, Cuong D., 7226 Newcastle Avenue, Reseda, CA 91335, (US)
  Witman, Paul D., 3216 Pine View Drive, Simi Valley, CA 93065, (US)
  Caruthers, Douglas W., 3348 Wase Street, Los Angeles, CA 90066, (US)
LEGAL REPRESENTATIVE:
  Hynell, Magnus (23172), Hynell Patenttjanst AB, Patron Carls vag 2, 683
    40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 1102222 A2 010523 (Basic)
                              EP 1102222 A3 010613
APPLICATION (CC, No, Date):   EP 2000204014 001115;
PRIORITY (CC, No, Date): US 165662 P 991116
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-017/16; G07F-019/00; G07F-007/00
ABSTRACT WORD COUNT: 86
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English)   200121   562
     SPEC A   (English)   200121   4342
Total word count - document A   4904
Total word count - document B   0
Total word count - documents A + B   4904

...SPECIFICATION exchange currencies, transfer funds between accounts, pay
  bills, buy and sell stocks, perform customer enrollment, **open** new
accounts , apply for loans and verify signatures.
    The durability, portability, and flexibility of the present invention
  allows...channel for the opening and establishment of new accounts, and
  for the servicing of existing **accounts** . Loan **applications** can be
  submitted and there is a signature capture so that authenticity is
  verified at...account information, transfer funds between accounts, pay
  bills, buy and sell stocks, perform customer enrollment, **open** new
accounts , apply for loans and verify signatures. The method further
  includes displaying on a visual display device...

...CLAIMS Claim 5, wherein said additional service includes a service
    chosen from a group consisting of **check   cashing** , cash depositing,
    or cash withdrawal.
  13. The method of Claim 1, further comprising the step...

11/3,K/2   (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01273217
Check verification system and method
Scheckuberprufungssystem und -verfahren
Systeme et procede pour verifier un cheque bancaire
PATENT ASSIGNEE:
  CITIBANK NA, (1570365), 399 Park Avenue, New York, New York 10022, (US),
    (Applicant designated States: all)
INVENTOR:
  Slater, Alan, 10 Jefferson Road, East Brunswick, NJ 08816, (US)
LEGAL REPRESENTATIVE:
  Potter, Julian Mark (80064), D. Young & Co., 21 New Fetter Lane, London
    EC4A 1DA, (GB)
PATENT (CC, No, Kind, Date): EP 1096437 A2 010502 (Basic)
APPLICATION (CC, No, Date):   EP 309376 001025; -
PRIORITY (CC, No, Date): US 161254 991025
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-007/08
ABSTRACT WORD COUNT: 239
NOTE:
  Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A (English) 200118   977
     SPEC A   (English) 200118   5374
Total word count - document A   6351
Total word count - document B   0
Total word count - documents A + B   6351

...SPECIFICATION check or to place an extended delay as allowed by Federal
  Reserve Board Regulation CC.
    Check   cashing -- The financial institution may use the information
  in the database to decide if it will...example, as follows:
      a. validation of information provided by an individual when he or she
opens an **account** or **applies** for a loan;
      b. validation of information provided by an individual when purchasing
  goods over...

11/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00783802
Process for encrypting a fingerprint onto an I.D. card
Verfahren zum Verschlusseln eines Fingerabdruckes auf einer I.D.-Karte
Procede pour chiffrer une empreinte digitale sur une carte d'identite
PATENT ASSIGNEE:
  Johnson, Neldon P., (1000091), 512 South 860 East, American Fork, Utah
    84003, (US), (applicant designated states:
    AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

2

INVENTOR:
  Johnson, Neldon P., 512 South 860 East, American Fork, Utah 84003, (US)
LEGAL REPRESENTATIVE:
  Bauer, Wulf, Dr. (46031), Bayenthalgurtel 15, 50968 Koln (Marienburg),
    (DE)
PATENT (CC, No, Kind, Date): EP 731426 A2 960911 (Basic)
                                    EP 731426 A3 990127
APPLICATION (CC, No, Date): EP 96103623 960308;
PRIORITY (CC, No, Date): US 402014 950310
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
  NL; PT; SE
INTERNATIONAL PATENT CLASS: G07C-009/00;
ABSTRACT WORD COUNT: 231

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) EPAB96   515
      SPEC A   (English) EPAB96   6851
Total word count - document A   7366
Total word count - document B   0
Total word count - documents A + B   7366

...SPECIFICATION the legal right to use an ID card, such as a credit card,
debit card, **check** **cashing** card, driver's license, social security
card, etc. A method is needed to provide a...The reader, the computer,
and the program could be used for keyless locks. In some **applications**
the **card** is not necessary, such as situations where a limited number of
people have access. These...

  11/3,K/4   **(Item 4 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00782411
Identification card verification system and method
System und Verfahren zum Prufen von Identifizierungskarten
Systeme et methode de verification de cartes d'identification
PATENT ASSIGNEE:
  AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
    (US), (Applicant designated States: all)
INVENTOR:
  Kristol, David M., 3 Linden Place, Summit, New Jersey 07901, (US)
  O'Gorman, Lawrence P., 18 Albright Circle, Madison, New Jersey 07940,
    (US)
LEGAL REPRESENTATIVE:
  Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies (UK)
    Ltd, 5 Mornington Road, Woodford Green, Essex IG8 0TU, (GB)
PATENT (CC, No, Kind, Date): EP 730243 A2 960904 (Basic)
                                    EP 730243 A3 000802
APPLICATION (CC, No, Date): EP 96301301 960227;
PRIORITY (CC, No, Date): US 396307 950228
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06K-007/10; G07F-007/08; G07C-009/00
ABSTRACT WORD COUNT: 220
NOTE:
  Figure number on first page: 1A

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	1491
SPEC A	(English)	EPAB96	4087
Total word count - document A			5578
Total word count - document B			0
Total word count - documents A + B			5578

...SPECIFICATION to another U. S. Patent Application, Serial No.08/395,547
  entitled "Self-Verifying Identification **Card** " (Kristol 2-12), with
  this **application** being concurrently filed with the present
  application, having the same inventors, and being incorporated herein...

...of Related Art
    The use of identification cards is proliferating in commercial
  transactions such as **check** **cashing** and credit **cards** , security
 applications to gain access to premises, licenses of various kinds, and
  passports, which may be considered...
...al. describes a method and apparatus for credit card verification
  wherein a picture accompanies an **application** for the **card** . The
  picture information is converted into a digital image which is stored
  centrally or at...preferred in this application. Scanning means 210
  could also be a scanner developed for this **application** wherein the
  whole **card** is not scanned at high resolution, but only areas around
  the reference points, the image...

 11/3,K/5   **(Item 5 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00782410
Self-verifying identification card
Selbstprufende Identifizierungskarte
Carte d'identification avec auto-verification
PATENT ASSIGNEE:
  AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412,
     (US), (applicant designated states: DE;FR;GB)
INVENTOR:
  Kristol, David Morris, 3 Linden Place, Summit, New Jersey 07901, (US)
  O'Gorman, Lawrence Patrick, 18 Albright Circle, Madison, New Jersey 07940
     , (US)
LEGAL REPRESENTATIVE:
  Buckley, Christopher Simon Thirsk et al (28912), Lucent Technologies, 5
     Mornington Road, Woodford Green, Essex IG8 0TU, (GB)
PATENT (CC, No, Kind, Date): EP 730242 A2 960904 (Basic)
APPLICATION (CC, No, Date):   EP 96301300 960227;
PRIORITY (CC, No, Date): US 395547 950228
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06K-007/10;
ABSTRACT WORD COUNT: 220
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	540
SPEC A	(English)	EPAB96	2325
Total word count - document A			2865
Total word count - document B			0
Total word count - documents A + B			2865

...SPECIFICATION of Related Art
   The use of identification cards is proliferating in commercial
transactions such as **check   cashing** and credit **cards** , security
applications to gain access to premises, licenses of various kinds, and
passports, which may be considered...

...al. describes a method and apparatus for credit card verification
wherein a picture accompanies an **application** for the **card** . The
picture information is converted into a digital image which is stored
centrally or at...

11/3,K/6   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00644119
A METHOD FOR MAKING AND COLLECTING DONATIONS
VERFAHREN ZUM EINZAHLEN UND EINSAMMELN VON SPENDEN
PROCEDE POUR VERSER ET POUR COLLECTER DES FONDS
PATENT ASSIGNEE:
   OY PACTA CREATIVE SERVICES INC., (2147860), Hoylaamotie 11 A, 00380
      Helsinki, (FI), (applicant designated states:
      AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)
INVENTOR:
   REINIKAINEN, Pekka, Patomaentie 2 B, SF-00640 Helsinki, (FI)
LEGAL REPRESENTATIVE:
   Cross, Rupert Edward Blount et al (42891), BOULT WADE TENNANT 27 Furnival
      Street, London EC4A 1PQ, (GB)
PATENT (CC, No, Kind, Date):   EP 623235   A1   941109 (Basic)
                               EP 623235   B1   970604
                               WO 9314476   930722
APPLICATION (CC, No, Date):   EP 93902268 930115;   WO 93FI13   930115
PRIORITY (CC, No, Date): FI 9250 920115; FI 92342 920507
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
   NL; PT; SE
INTERNATIONAL PATENT CLASS: G07G-001/12; B42D-015/10; G07F-007/08;
NOTE:
   No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPAB97	562
CLAIMS B	(German)	EPAB97	542
CLAIMS B	(French)	EPAB97	632
SPEC B	(English)	EPAB97	6610
Total word count - document A			0
Total word count - document B			8346
Total word count - documents A + B			8346

...SPECIFICATION a narrative describing the details of a particular program
   to which the donation would be **applied** .
   The disclosed donation **cards** may be widely distributed to potential
donors by a variety of conventional means such as...organization (e.g.
major credit card), a customer card of a retail outlet (e.g. **check** –
cashing card), or the like.
   The donation card 12a illustrated in Figure 3a includes printed matter
   ...

5

11/3,K/7   (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00256246
Method, apparatus and article for identification and signature.
Verfahren, Vorrichtung und Gerat zum Identifizieren und Unterschreiben.
Methode, appareil et article pour identification et signature.
PATENT ASSIGNEE:
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    Rehovot 76100, (IL), (applicant designated states:
    AT;BE;CH;DE;FR;GB;IT;LI;NL;SE)
INVENTOR:
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  Fiat, Amos, 21 Pinsker Street, Rehovot, (IL)
LEGAL REPRESENTATIVE:
  Patentanwalte Grunecker, Kinkeldey, Stockmair & Partner (100721),
    Maximilianstrasse 58, W-8000 Munchen 22, (DE)
PATENT (CC, No, Kind, Date): EP 252499 A2 880113 (Basic)
                              EP 252499 A3 890712
                              EP 252499 B1 921007
APPLICATION (CC, No, Date):   EP 87109861 870708;
PRIORITY (CC, No, Date): US 883247 860709
DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; NL; SE
INTERNATIONAL PATENT CLASS: G07F-007/10; H04L-009/00;
ABSTRACT WORD COUNT: 91

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
       CLAIMS B (English)   EPBBF1   1472
       CLAIMS B (German)   EPBBF1   1491
       CLAIMS B (French)   EPBBF1   1646
       SPEC B   (English)   EPBBF1   3224
Total word count - document A   0
Total word count - document B   7833
Total word count - documents A + B   7833

...SPECIFICATION based on the emerging technology of smart cards is an
  important problem with numerous commercial **and** military **applications** .
  The problem becomes particularly challenging when two parties (the prover
  A and the verifier B...

...proofs of identity generated by A. Typical applications includes
  passports (which are often inspected and **photocopied** by hostile
  governments), credit **cards** (whose numbers can be copied to blank cards
  or used over the phone), computer passwords...can use simpler and faster
  functions (e.g., multiple DES, Data Encryption Standard) without
  endangering **the** security of the **scheme** .
    When an eligible user **applies** for a smart **card** , the center (see
  Fig. 1) prepares a string I which contains all the relevant information
  ...forged credit card at a department store, if he knows that his
  probability of success **is** only one **in a** million. In all these
applications , the forged ID **card** (rather than the transcript of the
  communication) can be presented to a judge as evidence...provided by many
  independent organizations. This possibility is particularly important in
  department stores which have **to**   **recognize** many types of credit cards
  or in **check**   **cashing** situations which require three ID cards of many
  possible types.
    The present invention can be...

6

11/3,K/8   **(Item 1 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00826115   **Image available**
SPONSOR FUNDED STORED VALUE CARD
CARTE DE VALEUR STOCKEE A FINANCEMENT PARRAINE
Patent Applicant/Assignee:
  BANK ONE CORPORATION, Bank One Plaza, Chicago, IL 60670, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLATER Kim Michele, 18706 Biltmore, Detroit, MI 48235-3029, US,
Legal Representative:
  BALDERSTON Scott D (et al) (agent), Hunton & Williams, 1900 K Street,
    N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200159654 A1 20010816 (WO 0159654)
  Application: WO 2001US3587 20010205 (PCT/WO US0103587)
  Priority Application: US 2000500690 20000209
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4740

Fulltext Availability:
  Detailed Description

Detailed Description
... for the present invention.

  Brief Descrivtion of the Drawings
  Figure 1 shows a flowchart for **requesting** and issuing a stored value
card of an embodiment of the invention.

  Figure 2 illustrates a schematic of an embodiment of...card at step 12.
  If a sponsor has previously implemented a sponsor funded stored value
card **application** or **applications** , a sponsor may **request** a sponsor
  funded stored value **card** at step 18. If a sponsor has not previously
  funded a sponsor funded stored value card, an issuer consultant may
  assist in determining the appropriate sponsor funded stored value **card**
application at step 14. Various **applications** may include a sponsor
  funded stored value card for expense **accounts** , payroll **accounts** , or
  other **applications** . Examples of other applications will be described in
  greater detail below.

  An implementation specialist may...

...of the invention, security procedures may be used to ensure that sponsor
  funded stored value **cards** are properly **requested** .

  Other methods for requesting creation of a sponsor funded stored value

card may also be...information about one or more stored value card
accounts. Processing module I 10 may access **account** database module
122, retrieve the **requested** information, and transmit the information
to a sponsor via sponsor 1/0 module 130. A sponsor may also transmit a
request for a new stored value **card** via sponsor 1/0 module 130. Other
information may also be transmitted and/or requested...

...invention, an issuer may use issuer YO module 140 to direct processing
module to create **accounts** , add ftmds, and retrieve various **requested**
information, such as **account** balances, transactions, and the status of
a stored value card. Other information may also be...cardholders not
having a checking account, a stored value card may save the cost of
check cashing fees, which can be up to five percent or more.

Sponsor fimded stored value accounts an employee for expected expenses by
providing a ftmded stored value **card** . Similarly, a (3) relocation
program **application** may allow a sponsor company to reimburse actual
expenses by issuing a sponsor finided stored...

...or to prepay expected expenses associated with employee relocation with
a sponsor ftmded stored value **card** .

A (4) private label **application** may allow companies to provide
employees and customers with a card used only for purchases...

...claimants and beneficiaries through a stored value card instead of a
conventional check. In this **application** , a **card** may be ftmded one
time or periodically, depending on the insurance agreement and
circumstances of...

...of another example, a government entity may pay tax refunds by issuing a
stored value **card** . Other **applications** may also be available for a
stored value card of the present invention.
According to...

11/3,K/9   (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00794336   **Image available**
**INTEGRATED COMMERCE ENVIRONMENT (ICE) - A METHOD OF INTEGRATING OFFLINE AND
    ONLINE BUSINESS**
**ENVIRONNEMENT DE COMMERCE INTEGRE (ICE) UN PROCEDE D'INTEGRATION
    D'ENTREPRISE HORS LIGNE ET EN LIGNE**
Patent Applicant/Inventor:
  HEFNER L Lee Jr, 2835 Berwick Road, Birmingham, AL 35213, US, US
    (Residence), US (Nationality)
Legal Representative:
  WESOLOWSKI Carl R (agent), Fleshner & Kim, LLP, P.O. Box 221200,
    Chantilly, VA 20153-1200, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200127838 A1 20010419 (WO 0127838)
  Application: WO 2000US28068 20001012 (PCT/WO US0028068)
  Priority Application: US 99158381 19991012
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Fulltext Availability:
  Detailed Description

Detailed Description
... follow below.

  A. A customer-specific printout triggered by a customer identification
  card (e.g., **check cashing** , discount, or smart), combined with an
  existing customer profile in the database, produces the most...from a
  personal computer (e.g., www.bondingsite-com), that are promoted on the
  receipt, **Open** a customer extranet personal **account** and keep a record
  of the purchase that she is making, using the purchase number...that the
  bricks- and-mortar retail store has an online catalog of its products.
  She **opens** a private **account** on a password-protected customer
  extranet. To her-dehght, she is able to automatically load...
  ...her shopping list printout. The barcode gives the-SCC the identification
  of her private extranet **account** which automatically **opens** her
 account . For additional security, a fingerpnint scanning sensor, or some
  other biometric means (e.g., retina...

  ...identifies the customer, after the customer initializes the
  identification system. On subsequent visits she can **open** her **account**
  by presenting the means (e.g., left index fingerprint) to the biometric
  sensor which is...BarcodeCstore clerk scans in a Customer Card Barcode at
  point of purchase. Customer cards include **check cashing** cards,
  discount cards, or smart cards.

  C. An example of a merchant and a retail...it.

  tt. Promotions - implies the customer actually sees the signage and
  displays.

  UU. Customer Information **Request** - regarding **account** and delivery
  status information (e.g., "When is my product arriving?", or "How much
  airtime...store clerk scans in a Customer Card Barcode at point of
  purchase. Customer cards include **check -cashing** cards, discount cards,
  credit, debit, or smart cards.
  E. An exemplary embodiment for a purchase...Information interchange
  between Sales Agents standard personal computers and the Sales Agent
  Extranet.

  aa. Information **requests** and sales **account** information sent to a
  Sales Agent.

  bb. Specific information requested by a Sales Agent.

  M...tt. Promotions - implies the customer actually sees the signage and
  displays.

  ill
  uu. Customer Information **Request** - regarding **account** and delivery
  status information (e.g., "When is my product arriving?", or "How much
  airtime...store clerk scans in a Customer Card Barcode at point of

purchase. Customer Cards include **check -cashing** cards, discount cards, credit, debit, and smart cards.

S. An exemplary embodiment of a PUMP...The customer has an option to use an additional card (e.g., credit, debit, discount, **check cashing** , or smart) that uses barcode scanning, a magnetic strip, and/or other information storage means...

...online or offline, for a customer card.

If desired, the customer fills out a customer **card application** form and submits it. Information from the application can be added to the customer profile...Site.

3. There will be opportunity to promote the customer (e.g., loyalty, credit, debit, **check cashing** , smart) card while the customer is standing in line at the checkout.

4. Shopping promotions...win a college education for a child.

11. It offers Customer Cards, including smart, discount, **check cashing** , credit, and debit cards, to facilitate convenience for customers, and to build profiles for the...sales clerk scans the UPC barcode of each product, and the Customer Card (e.g., **check cashing** , discount, credit, debit, or smart), if available.

24. When designated products and services are sold...

11/3,K/10   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00778296   **Image available**
PRE-PAID MOBILE TELEPHONE AIR-TIME REPLENISHING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE RECONSTITUTION DU TEMPS D'EMISSION D'UN TELEPHONE MOBILE A PREPAIEMENT
Patent Applicant/Assignee:
  ON POINT TECHNOLOGY SYSTEMS INC, Suite 100, 1370 West San Marcos
    Boulevard, San Marcos, CA 92069, US, US (Residence), US (Nationality)
Inventor(s):
  ROBERTS Brian J, 3559 Ames Place, Carlsbad, CA 92008, US
  SANDVICK Frederick, 108 Ivy Street, San Diego, CA 92101, US
Legal Representative:
  NEFF Gregor N, Kramer, Levin, Naftalis & Frankel LLP, 919 Third Avenue,
    New York, NY 10022, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200111857 A1 20010215 (WO 0111857)
  Application: WO 2000US20608 20000728 (PCT/WO US0020608)
  Priority Application: US 99370796 19990805
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English

Fulltext Word Count: 6044

Fulltext Availability:
  Detailed Description
  Claims

English Abstract
   ...gasoline pumps (18), air line ticket vending machines, lottery ticket
   vending machines, bill-paying machines, **check -cashing** machines,
   automatic teller machines (22), cellular telephones (25), dedicated
   payment-receiving machines, etc. This system...

Detailed Description
... unattended tenninals 20; other dispensing machines 24; automatic
   teller machines ("ATM's") or bill-paying, **check -cashing** , or cash
   dispensing machines 22; and specially programmed mobile telephones 25.

   It should be understood...form of paper currency and/or coins.

   The same is true for bill-paying and **check -cashing** machines. Such
   machines often are conveniently located for patrons that prefer to pay
   cash or...

   ...Fig. 10) confirms the purchase.

   If desired, a PIN number for the user and credit card also can be
   requested , for security purposes. The PIN number and credit card numbers
   are encrypted by standard software...

Claim
... gasoline pump payment terminals; dedicated kiosks; ticket dispensing
   terminals; automatic teller machines; computers; mobile telephones;
   check -cashing machines; bill-paying machines and banking machines.

   4. A method as in Claim I including paying machines; **check   cashing**
   machines; and gaming ticket dispensers.

   10. A system as in Claim 6 in which said...

11/3,K/11   (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00755445   **Image available**
SYSTEMS AND METHODS FOR DEPOSITING FUNDS TO A FINANCIAL SERVICE PROVIDER
SYSTEMES   ET   PROCEDES   PERMETTANT DE   DEPOSER   DES   FONDS   AUPRES   D'UN
   FOURNISSEUR DE SERVICES FINANCIERS
Patent Applicant/Assignee:
  ONECORE FINANCIAL NETWORK INC, Suite 100P, 100 Tower Office Park, Woburn,
    MA 01801, US, US (Residence), US (Nationality)
Inventor(s):
  STAR Barry L, 16 Berkshire Drive, Winchester, MA 01890, US
Legal Representative:
  KELLY Edward J, Foley, Hoag & Eliot, LLP, One Post Office Square, Boston,
    MA 02109, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200068855 A1 20001116 (WO 0068855)
  Application: WO 2000US12688 20000510 (PCT/WO US0012688)
  Priority Application: US 99309073 19990510

Designated States: AU CA JP KR
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 6269
Fulltext Availability:
  Detailed Description

Detailed Description
... problems by making use of a network of commercial institutions, such
   as banks, credit unions, **check   cashing** services, money order
   providers, wire transfer services or any other such institution, to
   deposit funds...deposits the funds and the time that the client obtains a
   corresponding credit in his **account** . However, other methods, systems,
   and **applications** are readily seen by those of ordinary skill in the
   art.

   Such alternative methods, systems...

 11/3,K/12   (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00753798   **Image available**
ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE
Patent Applicant/Assignee:
  SPENDCASH COM INC, Suite 1401, 90 William Street, New York, NY 10038, US,
    US (Residence), US (Nationality)
Inventor(s):
  RICHELSON Elliott Jason, Apt. 1-F, 25 Cornelia Street, New York, NY 10014
    , US
  REDDY Benjamin I, 6th Floor, 135 Grand Street, New York, NY 10013, US
Legal Representative:
  GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
    1300 I Street N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200067178 A2 20001109 (WO 0067178)
  Application: WO 2000US11854 20000503 (PCT/WO US0011854)
  Priority Application: US 99132385 19990504
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10488

Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  An anonymous method for purchasing goods or services on the Internet
  wherein a consumer **opens** an on-line debit **account** at a physical

retail location. The on-line debit account is used to purchase goods...

Detailed Description
... Mark Twain Bank.

First Virtual Holdings
To use the First Virtual Holdings system the customer **opens** an **account**
and is given an Identification (ID) number which is sent to the vendor
via e...

...and transfer purchasing information on-line to an accepting vendor. The
same system can be **applied** to credit **cards** and bank issued debit
cards.

Other electronic spending systems also exist and are variations of...in
physical form at a trusted off-line environment such as retail stores,
vending machines, **check cashing** locations, grocery stores, gas
stations, etc. These systems are presented on-line assuming that their...
of the present invention; Figure 8 is a flowchart of a routine for
activating an **open account** consistent with the principles of the
present invention; Figure 9 is a flowchart of a...opening step takes
place.
Once payment is verified at point of purchase 20, cashier 34 **opens** the
account using a point of purchase activation system terminal 3 8. The
point of purchase activation...

...activation system terminal 3 8 at account opening point 20, broker
computer 10 sets the **account** to an **open** status. **Accounts** that have
an **open** status are not used for purchases until they have been
activated on-line by consumer...method for opening an account does not
involve a terminal (e. g., kiosk) or preprinted **cards** . In this method,
consumer 22 **opens** an **account** at cashier 34 located in a convenience
store. Figure 4 depicts an exemplary account opening method where
consumer 22 goes to cashier 34 and tells cashier 34 to **open** an on-line
cash **account** .

Consumer 22 might call the account by it advertised name such as, for
example, a "Coolcard" account. Cashier 34 asks consumer 22 how much they
would like to use to **open** the **account** .

These choices might be, for example, in $5 intervals up to a specific
maximum amount.

Next cashier 34 asks for payment in the form of, for example, cash or
credit **card** . Cashier 34 **opens** the **account** by interacting with
activation system terminal 38a (e.g., Verifone activation terminal).
Using the number...

...Activation system terminal 38a then sends a message through network 40
to broker computer 10 **requesting account** opening information (e.g.,
account number 26, a check number 27, an activation web site address 25)
for account denomination...

...If payment method is deemed valid, cashier 34 goes through the above
detailed process of **requesting account** opening information using
activation system terminal 38a.

Once the activation system terminal 38a receives the...is explained in a
flowchart in Figure 11. First, consumer 22 tells cashier 34 to **open** an
on-line cash **account** (step 138). Cashier 34 asks consumer 22 how much

money they would like to use to **open** the **account** (step 140).

This amount could be, for example, in $5 intervals up to a specific...

...for opening an account uses an activation system terminal (kiosk).
In this method, consumer 22 **opens** an **account** using a terminal 3 8b
located, for example, in a convenience store. Figure 5 depicts an
exemplary account opening method where consumer 22 goes to terminal 38b
to **open** an **account** on broker computer 10. In this illustrative
embodiment, activation system terminal 3 8b is very...or opening an
on-line account. For this invention consumer 22 chooses the option to
open an **account** on broker computer 10. Terminal 38b then prompts
consumer 22 for a payment method. The...valid (step 180), or cash amount
is valid (step 186), terminal 3 8b sends a **request** to the broker
computer for **account** identifying information (step 190). Broker
computer 10 then assigns account identifying information based upon the
...

...web browser to contact the host computer and fill out an on-line form to
open the **account** using a credit **card** or other billing method as
payment. The other billing method might be, for example, a...

...Consumer 22 may interact with broker computer 10 using the keypad of the
telephone to **open** an **account** . In this method consumer 22 may use a
credit card as a payment method and...on all cards 23 in the batch, to
broker computer 10. Broker computer may then **open** all **accounts** in
that batch. The authorized employee then secures the newly **open**
account **cards** 23 as they are now worth the face value printed on them
and are as...

...not receive any information about consumer 22. The only information
broker computer 10 needs to **open** an **account** is verification of
payment of the opening amount at account opening point 20. If a...

...depicts a plurality of banks 2 and 4 that are involved when a consumer
22 **opens** an **account** using opening method 1,2, or 3. The payment is
accepted at account opening point...

Claim
... been received.

3. The method of claim 2, wherein a banking network is used to **open** the
account .

4. The method of claim 1, wherein the account identification data is
encrypted before it...

...account, comprising the steps, executed in a data processing system, of:

permitting a user to **open** an anonymous **account** on a broker server,
wherein the account contains a predetermined amount of ftmds; receiving
an...

...amount of the item.

6. The method of claim 5, wherein permitting a user to **open** an **account**
includes the step of activating the anonymous account.

7. The method of claim 6, wherein...system, of receiving a request to
purchase an item from a user with an anonymous **account** , wherein the

request includes an identification and a password associated with the
anonymous **account** ; **requesting** a transaction from a broker server,
wherein the request includes the identification and password associated
...

...a user with an identification associated with the account; receiving
funds from the user to **open** the **account** ; opening the anonymous
account using the identification on a broker server and received funds,
wherein the broker server does...

...the steps of receiving a request including an amount of funds to include
in the **account** from the user to **open** the **account** ; verifying that
the funds have been received; and providing account identification data
to the user when the funds have been received.

16. The method of claim 14, wherein activating the **account** further
includes the step of **requesting** a password from the user to access the
account; 17. The method of claim 14...a vendor to transfer an amount from
a consumer's account to a vendor's **account** , that verifies the vendor
request , that performs the requested transaction, that transmits to the
vendor a verification of a successful...
...38, further comprising:

a broker server that contains no information associated with the user,
that **opens** the **account** using the identification, that receives a
request including an amount of ftmds to include in...

...been received.

40. The system of claim 38, wherein a banking network is used to **open**
the **account** .

41 The system of claim 38, further comprising encrypting means for
encrypting the ...with an identification associated with the account,
configured to receive funds from the user to **open** the **account** ,
configured to **open** the anonymous **account** using the identification and
received ftmds., and configured to activate the account using the
identification...

...component configured to receive a request including an amount of funds
to include in the **account** from the user to **open** the **account** ,
configured to verify that the funds have been received, and configured to
provide account identification...

11/3,K/13   (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00753795   **Image available**
COMPUTER SYSTEM WITH PROGRAM CONFIGURATIONS AND METHODS FOR A STORE
SYSTEME INFORMATIQUE A CONFIGURATIONS DE PROGRAMME ET METHODES RELATIVES A
   UN MAGASIN
Patent Applicant/Assignee:
  SOFTCARD SYSTEMS INC, Suite B, 1592 Mars Hill Road, Watkinsville, GA
     30677, US, US (Residence), US (Nationality)
Inventor(s):
  POWELL Ken R, Suite B, 1592 Mars Hill Road, Watkinsville, GA 30677, US
  MAXWELL Eleanor B, 128 Old Edwards Road, Arnoldsville, GA 30619, US
  SNOOK Corey C, P.O. Box 754, Meredith, NH 03252, US

Legal Representative:
  JACKSON Jerome D, Law Office of Jerome D. Jackson, Suite 100, 211 N.
    Union Street, Alexandria, VA 22314, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200067175 A1 20001109 (WO 0067175)
  Application: WO 2000US11662 20000428   (PCT/WO US0011662)
  Priority Application: US 99301749 19990429; US 99317440 19990524; US
    99320664 19990527
Designated States: AU CA JP MX NO
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 8852

Fulltext Availability:
  Detailed Description

Detailed Description
... by way of computer 42 or a system program card. A type of system
  program **card** is disclosed in copending **application** of KEN R. POWELL,
  ELEANOR B. MAXWELL, and COREY C. SNOOK for SYSTEM AND METHOD...

...example, the store may preload new cards as an incentive for completing
  and submitting a **check**   **cashing** application. The customer may also
  have a device at home for loading coupons onto the...

 11/3,K/14   **(Item 7 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00702722   **Image available**
CART RETURN LOYALTY CREDIT SYSTEM
SYSTEME DE CREDIT ET DE FIDELITE LIE AU RETOUR DE CHARIOTS
Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):
  Patent: WO 0016271 A1 20000323 (WO 200016271)
  Application: WO 99US19807 19990827   (PCT/WO US9919807)
  Priority Application: US 98153912 19980916
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ CZ DE
  DE DK DK DM EE EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
  SI SK SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG
  ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU
  MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 8555

Fulltext Availability:
  Detailed Description

Detailed Description

... programs, savings was cited as the primary reason by nearly 75% of
card holders, with **check** **cashing** the number two reason at 15%. Today,
many card holders have had a frequent shopper...serial connection, or via
a keyboard wedge. This latter interface is most common in PC
applications . In this case, the **card** reader shares the PC's keyboard
port and all scanned data are accepted by the... ·

11/3,K/15 **(Item 8 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00692500
AUTOMATED DOCUMENT CASHING SYSTEM
SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS
Patent Applicant/Assignee:
  CAPITAL SECURITY SYSTEMS INC, CAPITAL SECURITY SYSTEMS, INC., 6171 North
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Inventor(s):
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  LIVINGSTON Troy W, LIVINGSTON, Troy, W., ·501 Pfingsten, Northbrook, IL
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  SHEKOORY Nabil, SHEKOORY, Nabil, 6811 North Lakewood 2E, Chicago, IL
    60626, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0005667 A2 20000203 (WO 200005667)
  Application: WO 99US15446 19990708 (PCT/WO US9915446)
  Priority Application: US 98113913 19980710
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
  TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
  CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 28040

Fulltext Availability:
  Detailed Description

Detailed Description
...   machine, the user
  manually selects the transaction, for instance from a list of
  transactions including **check** **cashing** , check deposit, bill payment,
  etc. The user then further operates the machine by inserting the...of tLe
  progress with respect to the reading of the check; FIG. 16F shows a
 check **cashing** and the amount that is available to be received in cash;
  FIG. 16G shows the completion of the **check** **cashing** and the receipt
  for the amount deposited to the user's account; FIG. 16H is...which the
  money' is to be wired and the name of the bank having the **account** ; FIG.
  19B shows and **requests** the entry of the Federal routing code; FIG. 19C
  shows the account number being added...

...FIG. 20F shows the amount of payment with respect to the telephone, gas
  and credit **card** bills; and the **request** for the method of payment;
  FIG. 20G shows the screen when the bill is·to...arrow key 26a opposite

number "1) WITHDRAW", the screen display 20 will then display a **request** to an **account** for a withdrawal, i.e., from a ...displayed, allowing a choice to enter. The withdrawal screen 226, the deposit screen 228, the **check cashing** screen 230, the cashing of money order screen 232, buy money order screen 234, the...

...described in greater detail hereinafter.

The deposit screen, which is displayed in a step 380, **requests** insertion of the **card** and displays a verify screen in a step 382. If the card is not inserted...FIGS. 3 and 9, has elected to press the arrow key 26c to initiate the **check cashing** transaction, the user display 20 will prompt the user to enter the amount of the...as shown in window 70. As will be explained in greater detail in connection with **check cashing** flow chart of FIG.

16A, the cash dispenser 30 will then be operated to dispense...using the keyboard 18.

Having entered the information for the wire transfer to a specific **account** , the screen display 20 **requests** the amount to be sent, which in this instance, as shown in window 78 is...a step 1418. If not, it is rejected in a step 1420.

Description of Payroll **Check Cashing** Routine CIRS-ACTION CIRS-Rules-Payroll CIRS-ENTERED *pEntered; Fields entered by the user.

CIRS...

...0-9,999.

U8 Cents; 0-99.

CIRS CONF Conf; Amount confidence.

CIRS-AMOUNT;
// Generic **account** field. May contain any **application** -specific characters, but would typically be ·digits.
typedef char CIRS-ACCOUNT[201;
// CIRS specific date...0-9,999.

U8 Cents; 0-99.

CIRS-CONF Conf; Amount confidence.

CIRS-AMOUNT;
// Generic **account** field. May contain any **application** -specific characters, but would typically be digits.

typedef char CIRS-ACCOUNT[201;
// CIRS specific date...image recognition.

CIRS-CONFIG *pConfig); Application specific parameters.

// Entry point for rules related to payroll **check cashing** ··
extern CIRS-ACTION CIRS-Rules-payroll

CIRS - ENTERED *pEntered; Fields entered by the user.

CIRS...found) return (CIRS-ACTION-BAD-INVOICE-PAID); Transaction is
acceptable.

return (CIRS-ACTION-ACCEPT);
Payroll **Check   Cashing**
CIRS-ACTION CIRS - Rules-Payroll (
CIRS-ENTERED *pEntered; Fields entered by the user.

CIRS-CHECK...

 11/3,K/16   (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00682042   **Image available**
SECURE CHECK PROCESSING SYSTEM AND METHOD
SYSTEME ET PROCEDE SERVANT A VERIFIER UN CHEQUE BANCAIRE
Patent Applicant/Assignee:
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    Road, Mendham, NJ 07945, US
Inventor(s):
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    Road, Mendham, NJ 07945, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9964999 A2 19991216
  Application: WO 99US13108 19990610   (PCT/WO US9913108)
  Priority Application: US 9895099 19980610
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
  UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD
  RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF
  CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 5357

Fulltext Availability:
  Detailed Description

English Abstract
  An apparatus and a method for countering fraudulent **check   cashing**
  schemes includes a central processing center that is connected to a
  plurality of banks through...

  ...the check can be drawn against the account, the central processing
  system provisionally debits the **account** , so that all future **requests**
  to draw against the **account** will be checked against the current balance
  of the account, even though the check has...

Detailed Description
... bank transfer is being made. Also, such a system may not effectively
  counteract the fraudulent **check   cashing** scheme described above.

  Summary of the Invention
  The present invention is directed to a method...banks via secure
  communication lines, allows for these banks to thwart certain types of

fraudulent **check** **cashing** schemes.

Figure 2 shows a structure of the system according to the invention. In Figure...

...to submission of checks against those accounts. In the second embodiment, the processing center 21 **requests** information as to those relevant **accounts** to be drawn against from the pertinent banks via lines 11 - 20, and stores the...since the processing center 21 will send a request to the pertinent bank for an **account** balance at the time a **request** from another bank (at which a check has been presented for cashing) has been made...

...at the processing center can be used to monitor the number of checks, frequency of **check** **cashing** , and location of presentation, with certain patterns setting off a signal requiring confirmation of the...

 11/3,K/17 **(Item 10 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00664083 **Image available**
SECURITY SYSTEM AND METHOD FOR BUSINESS TRANSACTIONS WITH CUSTOMERS
SYSTEME ET PROCEDE DE SECURITE DESTINES A DES TRANSACTIONS COMMERCIALES AVEC DES CLIENTS
Patent Applicant/Assignee:
  FIRST UNION CORPORATION, FIRST UNION CORPORATION, 3100 One First Union
    Center (0630), 301 South College Street, Charlotte, NC 28288-0630, US
Inventor(s):
  MORRISON William T Jr, MORRISON, William, T., Jr., First Union National
    Bank of Florida, P.O. Box 2080, Mail Code FL0711, Jacksonville, FL
    32231-0010, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9948236 A2 19990923
  Application: WO 99US4041 19990225 (PCT/WO US9904041)
  Priority Application: US 9844503 19980319
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
  UG UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
  AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
  GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 10235

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... printing in order to complete transactions. While such programs have
  proven highly effective in minimizing **check** **cashing** fraud, the
  negative reaction and perception of many customers to such programs has
  prevented banks...from whom the customer will be authorized to cash
  checks and/or establishing predetermined maximum **check** -**cashing**
  amounts). In addition to the assigned personal identification number for
  the customer, the identification card...issued to bank customers at the
  same time and location at which the customer makes **application** for an

identification **card** , e.g., before a bank officer at a bank branch
location. Currently, it is contemplated...and representatives with blank
encodable identification cards, qualified customers may be issued a
personalized encoded **card** immediately upon making **application** at the
bank branch.
In turn, teller windows or stations at such bank branches will...typical
circumstance applicable to the present invention, under which a
non-depositor seeks to obtain **check** **cashing** privileges with the bank,
the prospective customer initially completes an application form to
receive one...

...etc.), credit history and other factors affecting the applicant's
creditworthiness, and data concerning the **check** **cashing** transactions
for which the applicant seeks to be approved (e.g., if the applicant
seeks...

...the costs of 12 the identification card and otherwise to compensate the
bank for the **check** **cashing** services to be performed, especially in
the case of applicants who are not existing bank...

...same time, the bank officer determines any limitations or criteria to be
imposed on the **check** **cashing** privileges being issued to the customer
(e.g., the customer could be authorized for cashing...then issued to the
new customer (box 11), who is then equipped to carry out **check** **cashing**
transactions at the bank, subject to any predetermined criteria or
limits established during the application...Initially, the teller
inspects the check visually to determine whether it meets basic
pre-established **check** **cashing** requirements imposed by the bank, e.g.,
whether 14 the check is drawn on the...

...will be immediately refused (box 3b), but if the check meets the bank's
general **check** **cashing** requirements, then the teller asks the customer
to insert his or her personalized identification card...

...cannot be successfully read by the card reader 16, the teller refuses
and terminates the **check** **cashing** transaction (box 7b) and returns the
check to the customer (box 8b).

If the encoded...

...reader 16. Once the customer has done so (box 7a), the control software
for the **check** **cashing** system actuates a message on the teller's
display monitor 20 indicating whether the identification...then optically
scans the face of the check (I 2a). The control program for the **check**
cashing system then initiates a display message to appear on the
teller's monitor 20 indicating...

...scan cannot be performed successfully, the teller makes a discretionary
decision to either deny the **check** **cashing** transaction or to seek
approval from a bank officer or other superior for processing the **check**
cashing transaction manually (box 15b).

Once the microreader scan has been performed successfully (box 14a), the
...

...a computer software algorithm or other analytical 16 software routine
programmed for determining whether the **check** **cashing** request by the
customer will be approved or disapproved (box 15a). For example, it is...

...the analytical algorithm executed by the control program will compare

the transmitted data on the **check** **cashing** request (e.g., the identity of the bank on which the check is drawn, the payor of the check, and/or the amount of the check) against the **check** **cashing** criteria or limits preestablished by the bank officer when the identification card was originally issued, thereby to verify that the **check** **cashing** request does not exceed the predetermined limits or otherwise deviate from the pre-approved **check** **cashing** criteria for the respective customer.

The result of this approval/disapproval algorithm within the mainframe... each respective customer, as representatively indicated by box 19 in Figure 3. Hence, whether the **check** **cashing** transaction is approved and therefore completed (box 18a) or is disapproved (box 17b) or for...

...is transmitted to the customer's file within the mainframe computer.

In turn, upon subsequent **check** **cashing** transactions requested by the customer, the control program may include, at least in part, an...

...depicts in block diagram form the basic steps carried out in the performance of a **check** **cashing** transaction utilizing the automated teller machine of Figure 4.

With reference initially to Figure 4...Such a customer bearing an identification card in accordance with the present invention initiates a **check** **cashing** transaction at the automated teller machine 24 by initially inserting his or her identification card...above. The

determination by the mainframe computer system of an approval or disapproval of the **check** **cashing** transaction is then transmitted to the microprocessor 26 of the automated teller machine 24 (box...is programmed to update each customer's data file according to each attempted or completed **check** **cashing** transaction at an automated teller machine 24, in the same manner as such data files are updated according to each completed or attempted **check** **cashing** transaction at an attended teller station. Accordingly, upon the completion of a **check** **cashing** transaction (box 16 in Figure 5), the microprocessor 26 of the automated teller machine 24...

...teller machine (such as represented by boxes 6b, 12b, or 14c), data representing the unsuccessful **check** **cashing** attempt by the customer is also transmitted to the central mainframe computer 14 to be...

...factor to be evaluated in reaching the determination of an approval or disapproval of further **check** **cashing** transactions.

As discussed above and as will be appreciated by persons familiar with the banking...

...security system of the present invention uniquely provides a substantially higher level of security against **check** **cashing** fraud and attendant losses than is currently available to banks utilizing conventional techniques and methods...

...of security of providing a reliable systematic means for 22 determining approvals and disapprovals of **check** **cashing** transactions according to objective criteria and historical data without requiring the intervention of bank officers...than is currently observed by a significant number of banks and other businesses who complete **check** **cashing** transactions, accept checks in payment of goods or services or otherwise engage in business transactions...

Claim
... each business transaction with each customer by:

  (i) requiring the customer to present the identification **card** upon each
  request for a business transaction; (ii) reading the encoded
  identification number and personal information by means...

...each business transaction with each customer by:

  (i) requiring the customer to present the identification **card** upon each
  request for a business transaction; (ii) reading the encoded
  identification number by means of a card...cash-out transaction by each
  customer by:

  (i) requiring the customer to present the identification **card** upon each
  request for a cash-out transaction; (ii) reading the encoded personal
  information and identification number by...

 11/3,K/18   (**Item 11 from file: 349**)
DIALOG(R)File 349:PCT Fulltext
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00639159   **Image available**
FRAUD PREVENTION METHOD AND SYSTEM
PROCEDE ET SYSTEME DE PREVENTION DES UTILISATIONS FRAUDULEUSES
Patent Applicant/Assignee:
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    Street, Chatsworth, CA 91311-5916 , US
Inventor(s):
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    , US
  REED John, REED, John , 550 Marina Parkway, D2-95, Chula Vista, CA 91910
    , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9922344 A1 19990506
  Application: WO 98US22013 19981019 (PCT/WO US9822013)
  Priority Application: US 97958988 19971028
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
  UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
  CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
  GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 4352

Fulltext Availability:
  Detailed Description

Detailed Description
... right to that piece of luggage will not be questioned.

  In the case of checking **accounts** , when an individual **opens** a new
 account , they are initially given a supply of non-personalized checks
  for use until checks bearing...be economically accessible to a wide
  variety of business institutions, and particularly banks, retail
  establishments, **check** **cashing** establishments, etc.

Such a system may be utilized in a variety of ways in accordance...
technology to identify customers that have passed or deposited fraudulent
checks prior to accepting an **application** for a new checking **account** ,
thus eliminating a major source of fraud.

Specifically, new account holders are more likely than...place at that
time.

The types of transactions to which the present invention can be **applied**
may include credit and debit **card** transactions. The facial image of an
individual conducting such a transaction could be stored in...

11/3,K/19   (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00631514   **Image available**
**PERSONAL   IDENTIFICATION   SYSTEM   USING   MULTIPLE   PARAMETERS   HAVING   LOW
   CROSS-CORRELATION**
**SYSTEME   D'IDENTIFICATION   PERSONNELLE   FAISANT   APPEL   A   DES   PARAMETRES
   MULTIPLES PRESENTANT UNE FAIBLE CORRELATION CROISEE**
Patent Applicant/Assignee:
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    Nashua, NH 03060 , US
Inventor(s):
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    , US
  HILL Lawrence W, HILL, Lawrence, W. , 163 Waverley Street, Arlington, MA
    02174 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9914707 A1 19990325
  Application: WO 98US19302 19980916   (PCT/WO US9819302)
  Priority Application: US 9758956 19970916
Designated States: JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 3900
Fulltext Availability:
  Detailed Description

Detailed Description
... defined by the flowchart in Fig.

3, the system is used for personal identification for **check**   **cashing**
and credit card validation. Stores which accept personal checks and
credit cards as payment are...entry in high security areas, or it may be
used as a replacement for key **cards** in lower security **applications** ,
reducing the administrative costs associated with the maintenance of
keycards. In residential applications, the system...

11/3,K/20   (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00628936   **Image available**
**METHOD   AND   APPARATUS   FOR   GENERATING PURCHASE INCENTIVE MAILING BASED ON
   PRIOR PURCHASE HISTORY**

PROCEDE ET DISPOSITIF PERMETTANT D'ETABLIR UN PUBLIPOSTAGE DE PROMOTIONS D'ACHAT EN FONCTION D'UN HISTORIQUE DES ACHATS ANTECEDENTS
Patent Applicant/Assignee:
  CATALINA MARKETING INTERNATIONAL INC, CATALINA MARKETING INTERNATIONAL,
    INC. , 11300 9th Street North, St. Petersburg, FL 33716 , US
Inventor(s):
  JERMYN Michael G, JERMYN, Michael, G. , 300 East 56th Street &32f, New
    York, NY 10022 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9912115 A1 19990311
  Application: WO 98US17336 19980827 (PCT/WO US9817336)
  Priority Application: US 97920355 19970828
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
  CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
  ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 5577

Fulltext Availability:
  Detailed Description

Detailed Description
... supplemented from outside databases if the needed qualifying factors
  are not contained in customer loyalty **card** or **check -cashing card**
 applications .

  In the next step, indicated in block 72, the global consumer purchase
  database 32 is...

 11/3,K/21   (Item 14 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00613731   **Image available**
AN AUTOMATED DOCUMENT CASHING SYSTEM
SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS
Patent Applicant/Assignee:
  CAPITAL SECURITY SYSTEMS INC, CAPITAL SECURITY SYSTEMS, INC. , Unit 812,
    6171 Sheridan Road, Chicago, IL 60660 , US
Inventor(s):
  GUSTIN Robin Haley, GUSTIN, Robin, Haley , Unit 812, 6171 N. Sheridan
    Road, Chicago, IL 60660 , US
  LIVINGSTON Troy W, LIVINGSTON, Troy, W. , 501 Pfingsten, Northbrook, IL
    60062 , US
  PARK Namsoo, PARK, Namsoo , 2232 Kensington Drive, Schaumburg, IL 60194 ,
    US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9859308 A1 19981230
  Application: WO 98US10788 19980527 (PCT/WO US9810788)
  Priority Application: US 97866139 19970530; US 97866140 19970530; US
    97865691 19970530
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SZ UG ZW AT BE CH CY DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 19360

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... of the progress with respect to the reading of the check; FIG. 16F
  shows a **check   cashing** and the amount that is available to be received
  in cash; FIG. 16G shows the completion of the **check   cashing** and the
  receipt for the amount deposited to the user's account; FIG. 16H is...

...which the money is to be wired and the name of the bank having the
 account ; FIG. 19B shows and **requests** the entry of the Federal routing
  code; FIG. 19C shows the account number being added...FIG. 20F shows the
  amount of payment with respect to the telephone, gas and credit **card**
  bills; and the **request** for the method of payment; FIG. 20G shows the
  screen when the bill is to...arrow key 26a opposite number 111)
  WITHDRAW", the screen display 20 will then display a **request** to an
 account for a withdrawal, i.e., from a checking or savings account. This
  is shown in...displayed, allowing a choice to enter. The withdrawal
  screen 226, the deposit screen 228, the **check   cashing** screen 230, the
  cashing of money order screen 232, buy money order screen 234, the...

...described in greater detail hereinafter.

  The deposit screen, which is displayed in a step 380, **requests**
  insertion of the **card** and displays a verify screen in a step 382. If
  the card is not inserted...FIGS. 3 and 9, has elected to press the arrow
  key 26c to initiate the **check   cashing** transaction, the user display
  20 will prompt the user to enter the amount of the...as shown in window
  70. As will be explained in greater detail in connection with **check**
 cashing flow chart of FIG. 16A, the cash dispenser 30 will then be
  operated to dispense...using the keyboard 18.

  Having entered the information for the wire transfer to a specific
 account , the screen display 20 **requests** the amount to be sent, which
  in this instance, as shown in window 78 is...

Claim
... 66. The banking machine of Claim 63 wherein:

  the transaction includes cashing a check; a **check   cashing** means
  evaluates a user's check for payment; and a cash dispenser dispenses a
  portion...

 11/3,K/22   (Item 15 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00604279   **Image available**
**DUAL SMART CARD ACCESS CONTROL ELECTRONIC DATA STORAGE AND RETRIEVAL SYSTEM
    AND METHODS**
**SYSTEME ELECTRONIQUE DE STOCKAGE ET D'EXTRACTION DE DONNEES A DEUX CARTES A
    PUCE D'ACCES ET PROCEDES CORRESPONDANTS**
Patent Applicant/Assignee:

AMERICAN CARD TECHNOLOGY INC, AMERICAN CARD TECHNOLOGY, INC. , Building
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   US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9852136 A1 19981119
  Application: WO 98US8977 19980430   (PCT/WO US9808977)
  Priority Application: US 97854534 19970512
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
  UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
  CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
  ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 6501

Fulltext Availability:
  Detailed Description

Detailed Description
... of information stored on smart cards and how that data is used
  generally defines the **application** that the **card** is being used to
  accommodate.

  For example, in a stored value **application** , the information maintained
  by the **card** is monetary value. In a loyalty application, the
  information could be points redeemable for gifts...

...the smart card in order to process the data in the way designated by the
  application developer.

  Smart **cards** allow information to be freely distributed yet only
  accessed by people who are authorized. This...of the system sponsor for
  each application implemented in the system. For example, a medical
  application requires a specific Access **Card** in order to update and/or
  append information to the User Card's data file...

...Identification Card requires different employer issued Access Cards for
  the employer to make inquires.

  Multiple **applications** running on smart **card** technologies is a
  function of the requirements of the system sponsor. If the sponsor elects
  ...

...the business case for the card issue or system sponsor.

  However, in cases where multiple **applications** reside on single smart
  card chips, the Dual card process described herein serves to create
  firewalls between these applications. With this protection, the
  likelihood of issuing multiple **application** smart **cards** increases. The
  Dual **Card** process lowers the risk of privacy breaches or security
  fraud.

  The Dual Card process supports...
...one database associated with any one application can be secured from

other databases and/or **applications** residing on the User/Identity **Card**
.

The Dual Card process can work with whichever·type of security is desired
by the...

...sponsors to particular data fields on User Cards, create different
levels of security between different **applications** or databases on User
Cards , and accept downloaded audit trail information from User Cards.

Auditing is an important and unique...

...for auditing purposes, and also may help detect and/or prevent fraud,
depending on the **application** .

Access **Cards** can be made to expire and/or can be PIN/password
protected. Depending on the...

...operator.

The Dual Card process is important·in the·protection of cardholder
privacy when multiple **applications** reside on the **card** . Since the
system sponsor writes the rules for accessing information, cardholders
are protected from groups attempting to access this information outside
the policies adopted by the sponsor. Access **Cards** , specific to
applications , create firewalls between each application preventing
unauthorized access to information.

Multiple **applications** are programmed onto smart **card** technology in
three situations:

1. multiple system sponsors agree to share the costs of card...

...a single card issue or system sponsor has a business need for more than
one **application** ; or 3. a single **card** issuer or system sponsor acts as
agent for multiple organizations interested in having the **card** perform
certain **applications** . In this case, the system sponsor essentially
sells off: real estate on the chip to...peruse personal or history data
contained in the assigned data fields of ·the IDENTITY smart **card** . In
the racing track **application** , the authorized operator can view
information encoded on the IDENTITY card, which could include information
...things easier and quickersfor Sam (which, of course, benefits
manufacturer or manufacturing company). For this **application** , the smart
card is configured to act as an electronic purse. The manufacturer or
manufacturing company arranges for...

...The smart card reader installed in the vending machine contains
information normally encoded on the **Applications** **Card** , thus allowing
the User's Card to be used as an electronic purse.

After getting...

...from some potential future litigation. Sally can access this data
because she has the correct **Application** :card . However, Sally cannot
see how much money remains on Sam's card, nor can she and uses his
Application **card** to access Sam's personnel file. However, Dan cannot
find out that Sam was at...

...she usually shops weekly. The chain is using the card as their frequent
shoppers card, **check** **cashing** card and as a means of tracking and

storing unique purchase items found in June...

...has requested authorization from its host or store controller. Housed in
this controller is the **Application** Card for the chain's loyalty
program.
It is important to realize that this same **Application** Card could have
resided at the check-out lane in a second card reader connected to...

...s card is inserted in the "cardholder I s reader~ the clerk would insert
the **Applications** Card into this second reader. This would authorize
the clerk to view the contents of June...

...However, due to security reasons and other economic and operating
conditions, the chain wanted the **Application** card to remain resident
at all times. The best way to ensure that condition, the chain reasoned,
was to keep the **Application** Card " centralized" back at ...future
reward(s) established based on the goods being purchased on this trip. No
other **applications** may be running on this **card** eliminating the need
for a specific **applications** or supervisory **card** . On the other hand,
depending on the size of the chain offering such a loyalty...

...other merchants or other retail service providers. In turn, this could
result in using the **application** card to prevent one merchant, say,
from viewing the shopping patterns of the cardholder at some...

 11/3,K/23   **(Item 16 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00591754   **Image available**
COMPUTER NETWORK FOR A RETAIL SYSTEM
RESEAU D'ORDINATEURS POUR SYSTEME DE MAGASINS DE VENTE AU DETAIL
Patent Applicant/Assignee:
  POWELL Ken R, POWELL, Ken, R., Productive Technologies, Inc., Suite 203,
    957 Baxter Street, Athens, GA 30606, US
Inventor(s):
  POWELL Ken R, POWELL, Ken, R., Productive Technologies, Inc., Suite 203,
    957 Baxter Street, Athens, GA 30606, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9837476 A2 19980827
  Application: WO 98US2623 19980210 (PCT/WO US9802623)
  Priority Application: US 97799688 19970211
Designated States: AU CA JP MX NO AT BE CH DE DK ES FI FR GB GR IE IT LU MC
  NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 9253

Fulltext Availability:
  Detailed Description

Detailed Description
...   example, the store may preload new cards as an incentive for
  completing and submitting a **check** **cashing** application. The customer
  may also have a device at home for loading coupons onto the **card** , as
  described in **Applicant** 's copending U.S. Patent Application of KEN R.
  POWELL for SYSTEM AND METHOD FOR...with a relatively simple memory
  organization, more involved memory organizations are possible, allowing a
  single **card** to function in other **applications** in addition to

ftinctioning in an embodiment of the invention.

Additional advantages and modifications will...

11/3,K/24   (Item 17 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00566397   **Image available**
ONBOARD CURRENCY AND VALUE CARD EXCHANGER
ECHANGEUR DE DEVISES ET DE CARTES DE VALEUR EMBARQUE
Patent Applicant/Assignee:
  INFLIGHT ATI INC, INFLIGHT ATI, INC. , Suite 125, 29 B Technology Drive,
    Irvine, CA 92618 , US
Inventor(s):
  BEALE Ivor Donald, BEALE, Ivor, Donald , 24292 Ensenada Lane, Mission
    Viejo, CA 92691 , US
  HOANG Dau Ngoc, HOANG, Dau, Ngoc , 13 Northwinds, Aliso Viejo, CA 92656 ,
    US
  WETZEL John Hill, WETZEL, John, Hill , 207 Oakland Road, Glendora, CA
    91741 , US
  LEE Thomas Marks, LEE, Thomas, Marks , 4187 Fair Avenue, Studio City, CA
    91602 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9811515 A1 19980319
  Application: WO 97US16063 19970911   (PCT/WO US9716063)
  Priority Application: US 96714560 19960916
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
  MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN GH KE LS
  MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR
  IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 6351

Fulltext Availability:
  Detailed Description

Detailed Description
...   system apparatus, or a sensor located in a groove through which the
  customer "swipes" the **card** . The system also **requests** that the
  customer enter a cash amount requested and a personal identification
  number (PIN) to confirm the transaction.

  Then the system obtains authorization to charge the **requested** amount to
  the **card** . This step requires use of the aircraft data communication
  link, but is otherwise similar to...4) and prints a receipt and final
  instructions for the customer (10.5).

  Traveler's **check   cashing** is similar to a currency exchange operation,
  as indicated in FIG. 10. First the instructions...

11/3,K/25   (Item 18 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00530363   **Image available**

SYSTEM AND METHOD FOR DISPLAYING PRODUCT INFORMATION IN A RETAIL SYSTEM
SYSTEME ET PROCEDE D'AFFICHAGE D'INFORMATIONS SUR DES PRODUITS DANS UN
    SYSTEME DE VENTE AU DETAIL
Patent Applicant/Assignee:
  POWELL Ken R
Inventor(s):
  POWELL Ken R
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9730411 A1 19970821
  Application: WO 97US2228 19970219 (PCT/WO US9702228)
  Priority Application: US 96603483 19960220; US 96603481 19960220
Designated States: AU CA JP MX NO AT BE CH DE DK ES FI FR GB GR IE IT LU MC
  NL PT SE
Publication Language: English
Fulltext Word Count: 11624

Fulltext Availability:
  Detailed Description

Detailed Description
... 315.

  An invention embodied in this process of sending dis~;ount coupons to a
  customer **card** is the subject of copending **application** of KEN R.
  POWELL for SYSTEMAND METHOD FOR DISTRIBUTING COUPONS THROUGH A SYSTEM OF
  COMPUTER...example, the store may preload new cards as an incentive for
  completing and submitting a **check** **cashing** application. Further, the
  customer may have a device at home, such as computer 2000 shown...

 11/3,K/26   (Item 19 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00445352
METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL
    SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS
PROCEDE ET DISPOSITIF VISANT A ASSURER UN SERVICE DE COURTAGE ET D'AUTRES
    SERVICES FINANCIERS PAR LE CANAL DE GUICHETS AUTOMATIQUES BANCAIRES
Patent Applicant/Assignee:
  CITIBANK NA
  SIDIKMAN Paul
  WEISS Lawrence D
Inventor(s):
  SIDIKMAN Paul
  WEISS Lawrence D
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9641293 A1 19961219
  Application: WO 96US8690 19960607 (PCT/WO US9608690)
  Priority Application: US 95483710 19950607
Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU
  JP KE KG KP KR LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK
  TJ TT UA US UZ LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE IT LU MC
  NL PT SE BF BJ CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 16507

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... for supervising a margin securities account wherein the system
verifies various account activities, such as **check** **cashing** , and
determines available credit so as to maintain free credit cash in one or
more...available. If more than one is available, the system prompts the
customer to select the **account** for which information is being
requested in the manner described above. once an account is selected in
this manner, account profile...is determined to be within the established
parameters, the system checks whether the customer's **account** and the
request meet the criteria described above with regard to a selection of
the market key. Specifically...fee is applicable, the syst em then
determines whether the customer has a full-service **account** . If so, the
system **requests** that the customer indicate whether the requested
transaction was solicited by a consultant and an...

...the system verifies that a sufficient number of shares are available in
the customer's **account** to complete the latest **requested** transaction.
If there are insufficient unencumbered funds to complete the transaction,
the user is informed...transfer to another account. The system also
determines whether the customer has a full-service **account** and, if so,
whether the **requested** transaction was made after consultation. The
process then continues as shown in Fig. 20C.

If...buy, buy minus, buy call, sell, sell short, and so forth), quantity,
price, duration of **request** , **account** number, and others. Data elements
for symbol look up requests may include a ticker symbol...

Claim
... customer.with said automated teller machine, displaying account
balances with said automated teller machine, and **requesting** transfers
between customer **accounts** .

17. An integrated financial system according to claim 12 wherein said
display means and said...

11/3,K/27 **(Item 20 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00327439 **Image available**
A METHOD FOR MAKING AND COLLECTING DONATIONS
PROCEDE POUR VERSER ET POUR COLLECTER DES FONDS
Patent Applicant/Assignee:
STEPHEN INDUSTRIES INC OY
REINIKAINEN Pekka
Inventor(s):
REINIKAINEN Pekka
Patent and Priority Information (Country, Number, Date):
Patent: WO 9314476 A1 19930722
Application: WO 93FI13 19930115 (PCT/WO FI9300013)
Priority Application: FI 9250 19920115; FI 92342 19920507
Designated States: AT AU BG BR CA CH CZ CZ DE DE DK DK ES FI GB HU JP KP KR
LU NL NO NZ PL SE SK SK UA US AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE
Publication Language: English
Fulltext Word Count: 8225

Fulltext Availability:

Detailed Description
Detailed Description
... a narrative describing the details of a particular program to which
the donation would be **applied** .

The disclosed donation **cards** may be widely dist ributed to potential
donors by a variety of conventional means such...organization (e.g. major
credit card), a customer card of a retail outlet (e.g. **check** **cashing**
card), or the like.

The donation card 12a illustrated in Figure 3a includes printed matter...

 11/3,K/28 **(Item 21 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00322615
IN-STORE UNIVERSAL CONTROL SYSTEM
SYSTEME DE CONTROLE UNIVERSEL DESTINE AUX MAGASINS DE DETAIL
Patent Applicant/Assignee:
  COMARK TECHNOLOGIES INC
Inventor(s):
  FERGUSON William L
  WALLIS Mark Harvey
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9309515 A1 19930513
  Application: WO 92US9479 19921104 (PCT/WO US9209479)
  Priority Application: US 91788288 19911105
Designated States: AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP KR LK LU
  MG MN MW NL NO RU SD SE AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE BF
  BJ CF CG CI CM ML MR SN TD TG
Publication Language: English
Fulltext Word Count: 12806

Fulltext Availability:
  Detailed Description
Detailed Description
... week.

  The principal form of payment used by these customers is the personal
  check and **check** **cashing** is, for the most, considered a necessary
  checkstand function.

  Check writing coupled with a minimum...accepted as a cost of doing
  business.

  competitive retail outlets are almost forced to provide **check** **cashing**
  and voucher redemption functions. However, for reasons mentioned above,
  little has been done to effectively...device contains a magnetic stripe
  reader 54 for manual swipe of credit/debit cards, ATM **cards** used in EFT
  approval **applications** and electronic funds benefit **cards** issued to
  authorized recipients of food stamps. A magnetic stripe reader capable of
  reading and...

 11/3,K/29 **(Item 22 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
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00276781
NON-MINUTIAE AUTOMATIC FINGERPRINT IDENTIFICATION SYSTEM AND METHODS
PROCEDES ET SYSTEME D'IDENTIFICATION AUTOMATIQUE D'EMPREINTES DIGITALES NE
   TENANT PAS COMPTE DES PETITS DETAILS
Patent Applicant/Assignee:
  TMS INCORPORATED
Inventor(s):
  GAGNE Patricia C
  PUTERKO Carol M
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9106920 A1 19910516
  Application: WO 90US6172 19901031   (PCT/WO US9006172)
  Priority Application: US 89430421 19891102
Designated States: AT AU BE BR CA CH DE DK ES FR GB GR IT JP LU NL SE SU
Publication Language: English
Fulltext Word Count: 18992

Fulltext Availability:
  Detailed Description
  Claims
Detailed Description
... him or herself for identification for the purpose of: retail credit
   card purchases, authorized entry, **check   cashing** , obtaining a driver's
   license, showing proof of age via a driver's license, verification...in
   particular, a verifiable identifier having less than 100 bytes of
   fingerprint identification data for **application** to mag-stripe personnel
   identification **cards** , as exemplified by the provision disclosed herein
   of a non minutiae digitized numerical identifier having...verifiable
   identification card for entitling the user to certain services such as
   charged purchases and **check   cashing** .

   It is even a further object of the invention to provide a fingerprint
   identification system...31 'illustrates a third embodiment of the system
   invention employed in an application pertaining to **check   cashing**
   -personnel identity verification of check payee, which embodiment
   incorporates the use of PPI/MS Reader...ication card for entitling the
   user to. certain services, as for example, charged purchases and **check**
 cashing . This digitized numerical identifier can also be stored in a
   memory means included in a smart **card** .

   As to the particular **application** of the invention system and
   methodssfor providing a 24 byte non-minutiae digitized numerical
   identifier...

...aliens on green cards and work visa's Social Security cards.
   verification of holder for **check   cashing** requirements.

   Military ID cards for all branches.

   Control of welfare recipients and **check cashing** .

   Security Market
   Banking industry..Automatic Tellers (ATM's), safety deposit boxes.

   Professional Market
   Medical ID...in the verification firmware EPROMS, the possibility of
   unauthorized card duplication is reduced, as duplicated **cards** for one
 application would not yield valid verification data in another
   application. Two exemplary encryption schemes are as...message).

Furthermore, the encrypted identifier could also be included on a check
payable within a **check   cashing** identity verification application of
the present invention.
As set forth in the appended claims, the...

...payable and verification of the identity of the person submitting the
check payable in a **check   cashing** application would be accomplished by
verification of comparison of a non minutiae digitized numerica"I...

Claim
... of the hole.

FIG. 30 illustrates a second embodiment of the system invention in the
application wherein a smart **card** is provided as the portable personnel
identification card means. A smart card reader means (not...

11/3,K/30   (Item 23 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00269225
MICROCOMPUTER DEBIT CARD
CARTE DE DEBIT A MICRO-ORDINATEUR
Patent Applicant/Assignee:
  DATACARD CORPORATION
Inventor(s):
  SCHULER Joseph F
  HAEUSER William W
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9015382 A1 19901213
  Application: WO 90US2592 19900509 (PCT/WO US9002592)
  Priority Application: US 89359384 19890531
Designated States: AT AU BE CA CH DE DK ES FR GB IT JP LU NL SE
Publication Language: English
Fulltext Word Count: 5843

Fulltext Availability:
  Detailed Description

Detailed Description
... 42, and a transaction record zone 44. Funds may be transferred from
  the first protected **account** field of the food service **application**
  zone 34 to the second unprotected **account** field of the vending
 application zone 36. The transfers may flow in either direction between
  these two zones. The protected...

...Service Application Protected Zone
  In the embodiment shown, the protected memory zone including the
  protected **account** field is a food service **application** zone 34. Food
  service companies would likely be the issuer of such cards. This memory
  ...

...the appropriate access key.

  There are many fields that may be encompassed in the foodservice
 application protected memory zone. The protected **account** field in this
  memory zone is unaccessible to all persons not knowing the user's...

...application's viewpoint. There are many methods whereby funds may be

transferred into the protected **account** field of the service
application protected zone.

Possible fields for this transfer include payroll deduction plans and
cash/change machines...

...cash or change may be inserted into a terminal and recorded thereafter
in the protected **account** of the service **application** protected zone.

Fields may be set up which allow the user to borroaW against the...

...Vending Application Unprotected Zone

. In the embodiment shown, the unprotected memory zone including the
unprotected **account** field is a vending **application** zone 36. The
vending application unprotected zone 36 is readily accessible for vending
applications. In...so frequently. This feature allows the user grater
flexibility in the use of the debit **card** .

Shared Protected **Application** Zone
In the embodiment shown, there is a third memory zone 38 referred to as
the shared protected application zone. The shared protected **application**
zone 38 allows the debit **card** to be used in more than one set of
terminals or applications. The original issuer...

...the original issuer of the card, but may use it for entirely different
services. Multiple **applications** could be used in each **card** . In
addition to the preferred food service industry, other services, such as
check cashing , health care, ticket purchasing, equipment checkout, and
building access are among the few that could...

...in turn provides access to the unprotected zone such that the funds in
the unprotected **account** may be accessed for various **applications** . The
third vendor may then provide an application, such as vending
applications, such that the...transaction terminal.

Figure 5 is a-flow diagram describing the events occurring in a vending
application . The user inserts a debit **card** into the vending machine
and selects a menu selection. The vending machine accesses the
unprotected...

...the present invention is designed for application expansion. Through the
use of the sharedsones, multiple **applications** may share one **card** in a
secure manner. Multiple **applications** may be integrated or have no
access to the other **applications** .

If desired, generic debit **cards** of the present invention with no photo
ID or customer-printed names may be issued...
?show files;ds

?ds

```
Set      Items    Description
S1      3483537   APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE-
                  ST? OR REQUISITION? OR OPEN????
S2        96872   S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3          695   S2(5N)(CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR
                  TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE
                  OR SHARE? OR HYBRID)
S4          362   S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5         1130   S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                  PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                  EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6          409   S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                  FUNDS OR MEMORY OR MAGNETIC)()CARD? ?)
S7       161361   FEATURE? ? OR OPTION? ?
S8        20657   S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                  DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9         2341   S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                  ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI-
                  NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10         183   S2-S6 AND S8
S11           4   S10 AND S9
```
?t11/ti/all

11/TI/1   (Item 1 from file: 350)

**Fuel bundle pair assembly for pressurized fuel-channel-type nuclear
reactor comprises end-to-end bundles interlocked at webbed end plates
through which coolant flows**

11/TI/2   (Item 2 from file: 350)

**Production of multilayer electronic circuit(s) involves forming layer(s)
of conductive features on a substrate by performing iterations**

11/TI/3   (Item 3 from file: 350)

**Marking plate   applied to rail web in accordance with industry
guidelines comprises ABS plastic with acrylate pressure-sensitive
adhesive and tear-off backing, producing low-cost durably-attached result**

11/TI/4   (Item 4 from file: 350)

Device for transferring liquid between multiwell plates, etc.
?

```
Set      Items    Description
S1     3483537    APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE-
                  ST? OR REQUISITION? OR OPEN????
S2       96872    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3         695    S2(5N)(CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR
                  TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE
                  OR SHARE? OR HYBRID)
S4         362    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5        1130    S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                  PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                  EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6         409    S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                  FUNDS OR MEMORY OR MAGNETIC)()CARD? ?)
S7      161361    FEATURE? ? OR OPTION? ?
S8       20657    S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                  DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9        2341    S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                  ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI-
                  NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10        183    S2-S6 AND S8
S11          4    S10 AND S9
S12          7    (S3 OR S4 OR S5 OR S6) AND S8
S13          7    S12 NOT S11
```

13/TI/1   (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2001 JPO & JAPIO. All rts. reserv.

OPERATION CONTROL SYSTEM FOR PORTABLE MEDIUM

13/TI/2   (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

**Production of a solar cell used e.g. for consumer goods such as pocket
calculators and** smart **cards comprises** applying **a removable
intermediate layer on a substrate, and applying a layer structure to the
intermediate layer**

13/TI/3   (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

**Making hot press-laminated multilayer card in plastic, involves additive
in layers between covering and core which prevents sliding- or floating
offset during lamination, by increase of friction**

13/TI/4   (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

Computer system used in business financial **account management**
application

13/TI/5   (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

**Manufacturing process for laminated cards used e.g. as ID cards, driving
licenses or passport**

13/TI/6   (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2001 Derwent Info Ltd. All rts. reserv.

In-mold integration and fusing of thin section into surface of plastic object

13/TI/7   (Item 6 from file: 350)

Application selection method for multi- application   smart   card
?t13/9/1,4,7

13/9/1   (Item 1 from file: 347)

02436787   **Image available**
OPERATION CONTROL SYSTEM FOR PORTABLE MEDIUM

PUB. NO.:   63-053687 [JP 63053687 A]
PUBLISHED: March 07, 1988 (19880307)
INVENTOR(s):   HIROKAWA KATSUHISA
                KURIYAMA RYOICHI
APPLICANT(s):   TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
                (Japan)
                TOSHIBA INTELIGENT TECHNOL LTD [486764] (A Japanese Company
                or Corporation), JP (Japan)
APPL. NO.:   61-195674 [JP 86195674]
FILED: August 22, 1986 (19860822)
INTL CLASS: [4] G06K-017/00
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output Units)
JOURNAL: Section: P, Section No. 736, Vol. 12, No. 271, Pg. 115, July
                28, 1988 (19880728)

ABSTRACT
PURPOSE: To certainly prevent a usage by any others except an authorized
owner by enabling a person to use a medium only the time when the
 specified   feature information of a person requesting to use agrees with
the one of the authorized owner stored beforehand in a portable medium.

CONSTITUTION: A read-in part for a fingerprint image 11 constitutes a means
for an input, reads in the fingerprint of a finger pushed on a finger
pushing part 17 as an image information and outputs the fingerprint to an
R/W device 15 as digital information. An IC card 13 is provided with a
storage part 29 as a storage means storing fingerprint information of the
authorized owner. In order to judge whether a person **requesting** to use
the **IC   card** 13 is an authorized owner or not for the card 13, the
fingerprint information is inputted through the read-in part 11. Said
information is compared with that of the authorized owner stored in the
storage part 29 in the card 13 through a device 15. As a result if both
fingerprints are not the same, the request is judged to be illegal and an
alarm is given. Therefore the illegal usage by any others except the
authorized owner is certainly prevented.

13/9/4   (Item 3 from file: 350)

013098389   **Image available**
WPI Acc No: 2000-270261/200023
XRPX Acc No: N00-202370
 Computer system used in business financial   account **management**
  application
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BICKERTON M J; BOHRER K A; HUGHES E S; KENWORTHY E W; MUSGROVE R
  J; PATTERSON L R; PORTER S; SALT D D; SCATTERGOOD D K

Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 6041312   A   20000321 US 97834647   A   19970328   200023 B

Priority Applications (No Type Date): US 97834647 A 19970328
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 6041312   A   51 G06F-017/30

Abstract (Basic): US 6041312 A
        NOVELTY - A main memory (38) that stores an operating system (46)
    that supports an object oriented program (OOP) with an OOP framework.
    Sets of object oriented classes included in the OOP framework, has one
    user extensible class. The operating system has an extensible business
    financial   account management **application** system and maintains a
    ledger **account   application** category.
        DETAILED DESCRIPTION - A ledger account application category
    enables accounts receivable and payable operations of the business
    financial accounts data. An account object class specifies the account
    structure containing the accounts payable, the accounts receivables,
    company identification data and a business partner ID data. A debt
    management item category enables transaction between a company and a
    business partner such that a log entry category can identify the
    transaction before a transaction commit operation. INDEPENDENT CLAIMS
    are also included for the following:
        (a) an object oriented extensible business financial ledger account
    management framework;
        (b) a software execution;
        (c) a program data storage device;
        (d) a computer program;
        (e) and a program distribution.
        USE - Used in business **financial   account** management
    application .
        ADVANTAGE - Allows framework user to add extensions to framework.
    Builds additional **specific   features** . Enables program developer to
    customize extension classes and quickly conclude program development.
    Ensures easy implementation of object oriented classes and framework.
    Ensures efficient and quick production of application program. Performs
    payment handling functions and credit control operations.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a
    computer system.
        Main memory (38)
        Operating system (46)
        pp; 51 DwgNo 2/26
Title Terms: COMPUTER; SYSTEM; BUSINESS; FINANCIAL; ACCOUNT; MANAGEMENT;
   APPLY
Derwent Class: T01
International Patent Class (Main): G06F-017/30
International Patent Class (Additional): G06F-015/18
File Segment: EPI
Manual Codes (EPI/S-X): T01-F07; T01-J05A2; T01-S03

   13/9/7   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

012448702   **Image available**
WPI Acc No: 1999-254810/199921
XRPX Acc No: N99-189689
 Application selection method for multi- application   smart   card
Patent Assignee: SCHLUMBERGER IND SA (SLMB); SCHLUMBERGER SYSTEMES (SLMB
)
Inventor: MONTGOMERY M A
Number of Countries: 020   Number of Patents: 003

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9916030	A1	E	44	G07F-007/10	

    Designated States (National): CN JP
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
    MC NL PT SE

| CN 1236462 | A | | | G07F-007/10 | |
| EP 1016048 | A1 | E | | G07F-007/10 | Based on patent WO 9916030 |

    Designated States (Regional): BE DE ES FR GB IT NL

Abstract (Basic): WO 9916030 A1
        NOVELTY - The card has a number of applications each of which can be selected to be run. When the card is used in a compatible terminal the user can be offered the **option** of **choosing** which application to run. When inserted into an existing terminal it selects an arbitrary application. If this is rejected by the terminal it writes another application code to persistent store causing another application to be tried when placed in the terminal again. By repeatedly inserting the card a correct application will be found.
        USE - Multi-**application smart card**
        ADVANTAGE - Allows the desired application to be found and selected even in terminals that do not handle multiple application cards.
        DESCRIPTION OF DRAWING(S) - Smart card
        Persistent storage to hold changing application code (80)
        pp; 44 DwgNo 7/8
Title Terms: APPLY; SELECT; METHOD; MULTI; APPLY; SMART; CARD
Derwent Class: T01; T04; T05
International Patent Class (Main): G07F-007/10
International Patent Class (Additional): G06K-007/00
File Segment: EPI
Manual Codes (EPI/S-X): T01-C07C1; T04-K02; T05-H02C
?

```
Set     Items     Description
S1     3483537    APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE-
                  ST? OR REQUISITION? OR OPEN????
S2       96872    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3         695    S2(5N)(CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR
                  TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE
                  OR SHARE? OR HYBRID)
S4         362    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5        1130    S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                  PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                  EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6         409    S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                  FUNDS OR MEMORY OR MAGNETIC)()CARD? ?)
S7      161361    FEATURE? ? OR OPTION? ?
S8       20657    S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                  DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9        2341    S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                  ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI-
                  NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10        183    S2-S6 AND S8
S11          4    S10 AND S9
S12          7    (S3 OR S4 OR S5 OR S6) AND S8
S13          7    S12 NOT S11
S14       9337    IC="H04L-029/06"
S15      31831    IC="G06F-017/60":IC="G06F-017/605"
S16          0    S10 AND S14-S15
S17        416    S2-S6 AND S14-S15
S18          0    S17 AND S8
S19          8    S17 AND S7
S20          8    S19 NOT (S11 OR S13)
?t20/ti/all
```

20/TI/1   (Item 1 from file: 347)

CREDIT CARD ISSUE SYSTEM AND AUTHENTICATION SYSTEM

20/TI/2   (Item 1 from file: 350)

 Online bill payment method involves receiving bill with coded data and
 sensing identity of bill using sensing device positioned relative to
 bill, based on parameter related to requested payment

20/TI/3   (Item 2 from file: 350)

 Remote interactive point access financial and information system for
 video conferencing, ATM, has call center connected with bank
 representative station for enabling real time interaction with customer

20/TI/4   (Item 3 from file: 350)

 Interactive data processing method for online financial system, involves
 maintaining access to database with complete service to all accounts
 during service request by providing valuations and sorted lists

20/TI/5   (Item 4 from file: 350)

Electronic financial card application **system using internet**

Phone time transfer method for frequent shopper card

Financial service with wholesale financing program coordinated by service provider - receives credit application from retailer and checks applicant credit worthiness at bank nominated by service provider, before issuing bank guarantee

Information and communication system for gaming machine - provides transfer of information to and from processor and several gaming machine interface units
?t20/9/1,3-6

06160848   **Image available**
CREDIT CARD ISSUE SYSTEM AND AUTHENTICATION SYSTEM

PUB. NO.:   11-102392 [JP 11102392 A]
PUBLISHED: April 13, 1999 (19990413)
INVENTOR(s):   SHISHIDO HIRONOBU
APPLICANT(s): TSUBASA SYSTEM KK
APPL. NO.:   09-262570 [JP 97262570]
FILED: September 26, 1997 (19970926)
INTL CLASS: **G06F-017/60** ; B42D-015/10; G07F-007/08

ABSTRACT

PROBLEM TO BE SOLVED: To provide an authentication system or the like which authenticates an applicant without any intervention of human's examining operation by using a certificate for qualification.

SOLUTION: An application device 1 sends certificate image data representing the image of an identification card to a **credit** company site 2 to **apply** for **credit** **card** issue. The **credit** company site 2 sends certificate image data to a **credit** information center 3 to **request** authentication of the identification **card** . The **credit** information center 3 decides whether or not the identification card is genuine by performing character recognition of the **feature** information of the identification card and decides that authentication is successful further when deciding that the holder specified by the character recognition of the entry position of the holder is suitably given credit. Then the credit company site 2 when confirming that the authentication is successful and the holder has no credit card issued and is suitably given credit decides the issue of a credit card, so that a credit card issuing device 4 issues the credit card.

013522346   **Image available**
WPI Acc No: 2001-006552/200101
XRPX Acc No: N01-004703
Remote interactive point access financial and information system for video conferencing, ATM, has call center connected with bank representative station for enabling real time interaction with customer
Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK (NACI-N)
Inventor: ANDREAS D L; KJONAAS D W
Number of Countries: 090 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200049552	A2	20000824	WO 2000US4269	A	20000218	200101	B
AU 200034967	A	20000904	AU 200034967	A	20000218	200103	
US 6223983	B1	20010501	US 99252834	A	19990219	200126	
US 20010007332	A1	20010712	US 99252834	A	19990219	200143	
			US 2001798407	A	20010302		

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407 A 20010302
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200049552	A2	E	59	G06F-017/60	

    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
    KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
    SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

Patent No	Kind	Main IPC	Filing Notes
AU 200034967	A	G06F-017/60	Based on patent WO 200049552
US 6223983	B1	G06F-017/60	
US 20010007332	A1	G06F-017/60	Cont of application US 99252834
			Cont of patent US 6223983

Abstract (Basic): WO 200049552 A2
    NOVELTY - A call center (41) has data entry ports for initiating access and for executing transactions like video conferencing with a bank at representative station (40) via an interface (17). Station (40) and CPU (60) perform operable electrical and data communications with data, voice and image processor, to enable the bank to interact with the customer in real time and to provide customer access to the CPU.
    DETAILED DESCRIPTION - The interactive point access financial and information system comprises a remote automated teller machine (ATM) (10), the call center (41), a depository (12). The bank representative station (40) includes a CPU, and data, voice and image processor operably connected to the call center (41), station (40) and CPU. The depository includes a security box which is operable via command functions at the station (40). The call center executes desired transactions like deposits, withdraws, loans, and exchanges information with the banker in real time on face to face basis. INDEPENDENT CLAIMS are also included for the following:
    (a) method of providing interactive point access banking information;
    (b) remote interactive point access virtual financial and information system
    USE - For providing integrated platform of services like video conferencing, commercial depository, and customized automated teller machine used for dispensing event tickets, discount coupons, cash withdrawal, deposits and providing coupons for bank products and services.
    ADVANTAGE - The system provides of full service virtual bank to a customer and enables remote transactional engagement, on demand basis at high level of availability like seven days a week, 24 hours a day. Enables the customer to access and execute all major transactions on

demand basis and further serves as a medium for information from
multiple sources. As the system is operated by computer implemented
software, it enables the customer to remotely process check accounts,
use a cash card or check card, charge a check, Use infobank, check
order/reorder, execute direct deposit authorization, access saving
account information and review personal financial profiles. Uses
software program logic, which is robust and user friendly, and provides
the customer with various **options** to access and close among various
bank services. The call center which is a customer service platform,
provides third party services like insurance, travel, investment and
similar services which are of general interest to the customer. The
interactive video conferencing enables face to face interview and
conversation with a bank representative who assists the remote customer
in **opening** new deposit **accounts** , direct deposit capability, reorder
checks, provides general information regarding loans, forward loan
applications, discuss additional product offerings of the bank, and
answers customer service related questions. The system is modular and
expandable to be compatible with emerging technologies like
internet/intranet, cellular systems and high bandwidth digital
communications, for enabling individual and institutional customers to
access full banking services from remote locations.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
representing operational interface of the remote interactive point
access financial and information system.
    ATM (10)
    Depository (12)
    Interface (17)
    Bank representative station (40)
    Call center (41)
    CPU (60)
    pp; 59 DwgNo 12/12
Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; INFORMATION;
  SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL
  ; TIME; INTERACT; CUSTOMER
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI
Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T05-L03C1

  20/9/4   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013156306   **Image available**
WPI Acc No: 2000-328178/200028
XRPX Acc No: N00-247016
  **Interactive data processing method for online financial system, involves
  maintaining access to database with complete service to all** accounts
  during service request **by providing valuations and sorted lists**
Patent Assignee: POWER FINANCIAL GROUP INC (POWE-N)
Inventor: SEGAL G A; ZERENNER E H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 6049783   A   20000411   US 9755403   A   19970808 200028 B
                                US 9886738   A   19980529

Priority Applications (No Type Date): US 9755403 A 19970808; US 9886738 A
   19980529
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 6049783   A   6 G06F-017/60   Provisional application US 9755403

Abstract (Basic): US 6049783 A
       NOVELTY - Client establishes filtering and sorting on interactive

server in separate account, to set and modify parameters for each
account. Timely access to source of data is provided to retrieve
valuations, client information, graph or other report, thus maintaining
access to database for complete service during **request** to all
accounts .
    DETAILED DESCRIPTION - Data is processed from browser compatible
page. The client criteria are selected from open interest, percent if
called, percent if not called, in money or out of money, optional
month, search criteria, stock price, volume, volatility or
Black-Scholes value, etc. Valuations may tend to be for months or long
term leap **options** .
    USE - For accessing online financial data within server to meet
user criteria in business and financial system used for automated
renewal accounts system using digital computer for updating security
information of multiple accounts.
    ADVANTAGE - Individual investor could make use of speed of computer
is same way as investment professionals, as investment data is
presented to individuals in a read only format with content being
generic in nature. Thus individual investor can directly interact with
database in order to extract information according to individual needs.
Hence individual criteria is input and changed to explore different
scenarios.
    DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of
multitask account on server.
    pp; 6 DwgNo 2/2
Title Terms: INTERACT; DATA; PROCESS; METHOD; FINANCIAL; SYSTEM; MAINTAIN;
  ACCESS; DATABASE; COMPLETE; SERVICE; ACCOUNT; SERVICE; REQUEST; SORT;
  LIST
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI
Manual Codes (EPI/S-X): T01-H07C5; T01-J05A1; T01-J05B4; T01-M02A1B

   20/9/5   **(Item 4 from file: 350)**
DIALOG(R)File 350:Derwent WPIX

012954286   **Image available****
WPI Acc No: 2000-126136/200011
XRPX Acc No: N00-095088
Electronic financial   card   application **system using internet**
Patent Assignee: BLOCK FINANCIAL CORP (BLOC-N)
Inventor: CUNNINGHAM G C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6014645	A	20000111	US 96635334	A	19960419	200011	B

Priority Applications (No Type Date): US 96635334 A 19960419
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014645	A		10	G06F-017/60	

Abstract (Basic): US 6014645 A
    NOVELTY - A grading process (48) of the system uses the application
data (42) and credit bureau data and determines a letter grade and
numerical score. The score is used to search each participating
financial institution's selection criteria (50) organized in a matrix
to locate the offers to be presented to the applicant.
    DETAILED DESCRIPTION - The applicant completes an application (40)
by providing personal and financial information. The servers at the
web/on line site (44) prompts the applicant for the required
information and then processes it. The applicant is presented with
offers appropriate for the assigned grade/score on the applicant's
computer display. The term of the offer like interest rate, and high

credit limit are also displayed. The applicant peruses the details of different offer and selects the one that has most favorable terms. The application data acceptable to the applicant is forwarded to the financial institution that made the offer. The **financial** institution then processes the **application** and sends the **financial card** to the **applicant** . An INDEPENDENT CLAIM is also included for electronic **financial card application applying** method.

USE - For presenting financial card e.g. credit card, debit card offers to customer using internet's world wide web technology.

ADVANTAGE - Allows users to peruse and accept financial card offers from institutions interested in locating new customers. Financial institutions can easily alter selection criteria and associated card term data, thus increasing the type of offers to locate new customer. Cost savings is realized by use of the electronic system rather than direct mailings. The institutions and customers are connected with one another because customers are not required to be in any particular location to receive the offer. Customers can review the **options** from various institutions via single access point thus reducing time required to shop for new card.

DESCRIPTION OF DRAWING(S) - The drawing shows dataflow diagram for electronic **financial card application** system.

Application (40)
Application data (42)
Web/on line site (44)
Grading process (48)
Financial institution's selection criteria (50)
pp; 10 DwgNo 2/4
Title Terms: ELECTRONIC; FINANCIAL; CARD; APPLY; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI
Manual Codes (EPI/S-X): T01-J04C; T01-J05A1; T05-H02C3; T05-L02

20/9/6   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012578131   **Image available**
WPI Acc No: 1999-384238/199932
XRPX Acc No: N99-287685
Phone time transfer method for frequent shopper card
Patent Assignee: CATALINA MARKETING INT INC (CATA-N)
Inventor: KLAPKA T J
Number of Countries: 086 Number of Patents: 010
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5915007	A	19990622	US 9859371	A	19980414	199932	B
PT 102259	A	19991029	PT 102259	A	19990218	199950	
WO 9953448	A1	19991021	WO 99US1487	A	19990217	199952	
ZA 9901751	A	19991124	ZA 991751	A	19990304	200001	
AU 9927590	A	19991101	AU 9927590	A	19990217	200013	
EP 1029310	A1	20000823	EP 99908072	A	19990217	200041	
			WO 99US1487	A	19990217		
NO 200003078	A	20000615	WO 99US1487	A	19990217	200049	
			NO 20003078	A	20000615		
BR 9907114	A	20001003	BR 997114	A	19990217	200053	
			WO 99US1487	A	19990217		
HU 200004690	A2	20010528	WO 99US1487	A	19990217	200140	
			HU 20004690	A	19990217		
AU 736646	B	20010802	AU 9927590	A	19990217	200152	

Priority Applications (No Type Date): US 9859371 A 19980414
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5915007	A		13	H04M-015/00	

```
PT 102259      A        G06F-017/60
WO 9953448     A1 E     G07F-007/00
    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
    LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
    TJ TM TR TT UA UG UZ VN YU ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
ZA 9901751     A     27 G06K-000/00
AU 9927590     A        G07F-007/00     Based on patent WO 9953448
EP 1029310     A1 E     G07F-007/00     Based on patent WO 9953448
    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE
NO 200003078   A        G07F-007/00
BR 9907114     A        G07F-007/00     Based on patent WO 9953448
HU 200004690   A2       G07F-007/00     Based on patent WO 9953448
AU 736646      B        G07F-007/00     Previous Publ. patent AU 9927590
                                        Based on patent WO 9953448
```

Abstract (Basic): US 5915007 A

NOVELTY - When user with frequent shopper **card** **requests** for transfer **phone** time certificate (230) from terminal (200), it is issued with preset phone time and first identification number. User can then call number printed on transfer certificate and get connected to a frequent shopper card server (400) to add phone time to an account associated with frequent shopper card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for phone time transfer system.

USE - For enabling usage of frequent shopper card as phone calling card to purchase prepaid phone time.

ADVANTAGE - Provides twenty four hour customer service support. Provides security **features** such as printing transfer phone time, certificate, only when register is in live mode.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the system for transferring phone time to a frequent shopper card.

Terminal (200)
Transfer phone time certificate (230)
Frequent shopper card server (400)
pp; 13 DwgNo 2/6

Title Terms: TELEPHONE; TIME; TRANSFER; METHOD; FREQUENT; CARD
Derwent Class: T01; T04; T05; W01
International Patent Class (Main): **G06F-017/60** ; G06K-000/00; G07F-007/00;
   H04M-015/00
International Patent Class (Additional): G06F-017/00; G06K-005/00;
   H04M-017/00
File Segment: EPI
Manual Codes (EPI/S-X): T01-J; T01-J05A1; T04-C; T05-D01A; T05-H02C1;
   T05-H05C; W01-C02B6A; W01-C02B9; W01-C05B3C; W01-C06; W01-C07A;
   W01-C07A5A
?

```
Set      Items    Description
S1       39528    APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? -
                  OR REQUEST? OR REQUISITION? OR OPEN? ?
S2         333    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3          64    S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-
                  ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR
                  SHARE?)
S4          30    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5       55668    NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W-
                  WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6       38055    SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA-
                  T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7       44025    FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR
                  ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8          29    S2 AND (S3 OR S4) AND S5 AND S7
S9          83    S2 (S)S5(S)S7
S10         16    S2(10N)S5(10N)S7
S11         39    S8 OR S10
S12         27    RD (unique items)
S13         19    S12 AND PY=<1999
```

00122014   DOCUMENT TYPE: Review

PRODUCT NAMES: LendingTree.com (738654); GetSmart.com (738662)

TITLE: A High-Stakes Card Game
AUTHOR: Punch, Linda
SOURCE: Financial Service ONLINE,   v5 n1   p44(3) Nov 1999
ISSN: 1093-1244
HOMEPAGE: http://www.financialserviceonline.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000430

Although credit card issuers were among the first to **open   Web** sites to
promote their **cards** , they now have to fight for attention as competition
increases from sites that allow consumers...

...LendingTree have contractual agreements with issuers, while
4CreditCards.com links visitors to issuers' World Wide **Web** sites. Other
sites often only list different credit card terms, and some offer other
types...

...credit. GetSmart offers consumers a choice of cards according to rate,
rewards, pay-off-debt **features** , transfer-your- balance **features** ,
student cards, and more than 20 other categories. Visitors to GetSmart can
choose a 'search hundreds of cards' **option** and fill out a questionnaire
describing what they want in a card. Information is then...

...different kinds of cards that are out there.' LendingTree has consumers
fill out forms with **financial** information needed to screen **applicants**
for **credit   cards** , filters the **applications** in software, and sends
applications to appropriate issuers. Consumers are given ID numbers to log
...

...LendingTree site to review card offers. Almost four million credit cards
will have been issued **online** by 2003, for a total of $21.5 billion in
credit by 2003.

DESCRIPTORS: Credit Cards; **Internet** Shopping; Personal Finance
  1999

00120323   DOCUMENT TYPE: Review

**PRODUCT NAMES: Sybase Adaptive Server Enterprise 12.0   (683205);
PowerDesigner 7.0 (365891)**

TITLE: Sybase Wares Target E-Comm World
AUTHOR: Cox, John Perez, Juan Carlos
SOURCE: Network World,   v16 n35 p39(2) Aug 30, 1999
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20001222

...a beta version of PowerDesigner 7.0, Sybase Capital Markets Industry
Warehouse Studio, Sybase Life **Insurance** Industry Warehouse Studio, Sybase
Credit Card Industry Warehouse Studio, and **Open** Door are all new,
upgraded products from Sybase. Adaptive Server Enterprise 12.0 has several
new **features** , and Enterprise Event Broker is a middleware product that is
part of the company's...

...Sybase has also announced plans to sell software to customers who want
to link new **Web** applications with existing enterprise **network** systems.
Sybase also wants to make it easier for users to build and deploy e...

1999

13/3,K/3   (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00114497   DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking   (839299)

TITLE: E-Bankers Keep On Keepin' On
AUTHOR: Lindenberg, Gregory
SOURCE: Financial Service ONLINE, p58(3) Dec 1998
ISSN: 1093-1244
HOMEPAGE: http://www.financialserviceonline.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

America **Online** 's, CompuServe's, and Yahoo!'s **online** offerings,
Microsoft **Network** , and AmeriTrade Holding's OnMoney are highlighted in a
discussion of the continuing expansion of the **electronic** banking
industry. Even though vendors have had to adjust their expectations to
slower than expected consumer adoption rates, many industry players are
attracted to the market. Growth rates for **online** brokerage services
continue to grow steadily, and about 100 firms now compete for business.
Faulkner & Gray's 'Directory of Home Banking & **Online** Financial Services'
shows the ascension of home banking; the directory reports that about 60
percent of the leading 150 U.S. banks offered **online** banking in 1998, and
another 15 percent report plans for an offering by 1999. Interest in
direct-connection programs is subsiding, as most banks have shifted their
emphases to **Internet** banking. Banks' **Web** sites now provide not only
balance inquiry and funds transfer, and most have added more services,
including **electronic** bill payment. Mortgage and other loan
prequalification, application, and payment **features** are also becoming
popular on bank **Web** sites. Other transactions now available or planned
for banks' World Wide **Web** sites include **credit   card   application** and
insurance sales and related services, including credit card account data
access and credit card payment. OnMoney, which should be available by the
end of 1998, will provide **online** banking, mortgage and insurance links,
and links to competing **online** brokers.

DESCRIPTORS: **Internet** ; E-Banking; Personal Finance; Stock Brokers;
    Financial Institutions; **Online** Stock Trading; Credit Cards; Banks;
    EFT (**Electronic** Funds Transfer)
1998

13/3,K/4   (Item 4 from file: 256)

00114312   DOCUMENT TYPE: Review

PRODUCT NAMES: ARCIS-NT   (730751)

TITLE: Keeping Customers in the Know
AUTHOR: Dickey, Sam
SOURCE: Imaging & document solutions,   v8 n1 p63(4) Jan 1999
ISSN: 1083-2912
HOMEPAGE: http://www.imagingmagazine.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000830

...document imaging and workflow system. Capital One's imaging system was
first developed to process **credit   card   applications** , but now tracks
and deals with credit card fraud as well. HomeGold reproduces images of
mortgage files on CD-ROM for potential investors to peruse. Oppenheimer
Funds uses the **Internet** , and captures images of e-mail received at its
Web site for **addition** to imaged customer files; responses are sent via
e-mail. Capital One is able to...

...if fraud is detected, HomeGold can retrieve card member transaction data
from a mainframe and **credit   card   applications** from an optical
library. ARCIS-NT, which helps HomeGold automate, satisfy industry
regulations, and improve...

...T1 line. Images are archived to an optical library. Oppenheimer now uses
the World Wide **Web** as a conduit for documents coming into its imaging
system.

  1999

  13/3,K/5   (Item 5 from file: 256)

00113317   DOCUMENT TYPE: Review

PRODUCT NAMES: Balance Suite 2.6   (705349); NIC Express 1.0   (704091)

TITLE: Teaching server NICs to work together
AUTHOR: Henderson, Tom
SOURCE: Network World,   v15 n45 p55(3) Nov 9, 1998
ISSN: 0887-7661
HOMEPAGE: http://www.nwfusion.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20000830

...0; Balance Suite 2.6 also runs under NetWare. During testing, both found
a failed **network** interface card when the server was connected to a
switch, and distributed bandwidth throughout a cluster of **network   cards**
. Balance Suite's graphical monitoring **application** , dynamic **network**
card rebalancing, and PerfMon add-ins give it the edge over NIC Express,
which does not provide these **features** . Both products use a
product-specific protocol driver that runs between the TCP/IP stack...

13/3,K/6   (Item 6 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112541   DOCUMENT TYPE: Review

PRODUCT NAMES: TP Broker 3.1   (727601)

TITLE: Easing Net-Based Transactions
AUTHOR: Taschek, John
SOURCE: PC Week,   v15 n49 p41(2) Dec 7, 1998
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 19990130

...consistent security and data handling tools. Complex application uses,
such as transferring money from one **electronic   account** to another
within the same **application** , are easily handled when developing the
application within TP Broker. The program's interoperability **features**
rate very high, and developers will appreciate the ability to now compile
and link objects...

1998

13/3,K/7   (Item 7 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112378   DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce   (836109); Smart Cards   (836915)

TITLE: Drop a dime online
AUTHOR: Patch, Kimberly Smalley, Eric
SOURCE: InfoWorld,   v20 n48 p71(2) Nov 30, 1998
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

TITLE: Drop a dime online

As studies show **Internet** -based purchases doubling in the past nine
months, the once-abandoned **electronic** commerce area of micropayment
systems are showing a resurgence in business potential. IBM, Compaq Digital
...

...of many smart card and micropayment software ventures has not at all
slowed down the **Web** 's explosive e-commerce growth; many experts feel this
slow growth is only temporary. After a few years of limited experience with
this genre of software, developers are **refining** micropayment
applications and a few tentative **smart   card** payment systems are being
put into place. Other advances, such as the Common **Electronic** Purse
Specification, will only further **enhance** the development and
interoperability of smart cards.

DESCRIPTORS: Smart Cards; Computer Security; EFT (**Electronic** Funds
    Transfer); **Internet** Marketing; **Internet** Security; E-Commerce
 1998

 13/3,K/8   (Item 8 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00108324   DOCUMENT TYPE: Review

**PRODUCT NAMES: Yahoo! (584622); EDGAR (833606); SSL (835111); Netscape
Navigator (530883); Microsoft** Internet **Explorer 3.0** (577375

TITLE: The Complete Guide To Investing With Your PC
AUTHOR: Gerlach, Douglas
SOURCE: PC World,   v16 n5 p149(8) May 1998
ISSN: 0737-8939
HOMEPAGE: http://www.pcworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

...**PRODUCT NAMES: 530883); Microsoft** Internet **Explorer 3.0**...

...s (SEC's) EDGAR, Secure Sockets Layer, Netscape Communications' Netscape
Navigator, and Microsoft's Microsoft **Internet** Explorer 3.0 are products
highlighted in a discussion of PC-based tools used for **online** investment
activities. Yahoo! Finance provides complete, free information about stocks
and mutual funds. Typing a stock ticker symbol shows a price chart for
multiple time periods, in **addition** to news stories, a short company
profile, analysts' earnings estimates, and quarterly and annual filings...

...filings at no charge twenty-four hours after the SEC has received them.
FreeEDGAR, a **Web** site, provides real-time access to filings. It
rearranges the text of filings into an...

...makes Excel a viewing browser and automatically retrieves data from
FreeEDGAR. To get started with **online** trading, the user simply needs an
SSL-supported browser, such as IE3 or Navigator 3.0. **Online brokers**
will often **open** an **account** with no minimum balance, but some require an
initial investment. Other topics covered include pitfalls; important
decisions, such as choosing an **online** broker; tracking the portfolio;
joining an investment club; and judging the value of **online** investment
advice.
DESCRIPTORS: Investment Analysis; Stock Market; **Internet** ; Portfolio
    Management; IBM PC & Compatibles; Personal Finance; Securities;
    Investment Management; **Internet** Browsers; **Internet** Explorer;
    Netscape; Portals
 1998

 13/3,K/9   (Item 9 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00107566   DOCUMENT TYPE: Review

PRODUCT NAMES: Smart Cards (836915); Government (830271)

TITLE: Playing it smart: Agencies sort smart card options, **obstacles**
AUTHOR: Varon, Elana
SOURCE: Federal Computer Week,   v11 n36 p30(2) Nov 17, 1997

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010130

TITLE: Playing it smart: Agencies sort smart card options, **obstacles**

...that hold computer chips and are used by federal employees for such applications as identification, **network** access, purchasing, and travel. However, the technology is diverse and making purchasing decisions is complicated. The smart card has tried to create standards, for operating systems (OSs), **card** readers, and **application** programming interfaces (APIs), but none have been tested widely. Interoperability is not available in a form that can be implemented, according to a computer specialist. Most **smart card applications** used in the federal government have been closed systems designed by one organization to solve...

...industry standard. Gemplus and several other leading vendors have prompted an API for Java-based **applications** , so that **card** holders could create different **applications** that use the same standard interface.

DESCRIPTORS: Government; Security; Building Security; Computer Security; Smart Cards; **Internet** Content Filters
1997

13/3,K/10 (Item 10 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00101359 DOCUMENT TYPE: Review

PRODUCT NAMES: Wall Street Journal Interactive Edition (661431); **Motley Fool (643513)**

TITLE: Smart Money: Personal Finance
AUTHOR: Goldsborough, Reid
SOURCE: NetGuide, v4 n3 p98(4) Mar 1997

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000330

Dow Jones' Wall Street Journal Interactive Edition (WSJIE) was one of the first World Wide **Web** newspapers to become a commercial venture. It is an example of a **Web** -based personal finance resource that is affiliated with a newspaper, but others are spin-offs of magazines, software vendors, and securities brokerages. **Additional** offerings include those from government agencies or nonprofit organizations, while others are autonomous and advertising supported businesses that operate strictly **online** . Some are free, while others, like WSJIE, are for-fee enterprises with extensive services. For...

...with added, continuously updated financial coverage and background reports on 9,000 companies globally. Kiplinger **Online** , from the publisher of `Kiplinger's Personal Finance Magazine', provides powerful tools and advice, including stock quotes and mutual find performance data and home mortgage affordability tools. Quicken Financial **Network** allows users to shop **online** for insurance, to research stocks, and to evaluate mutual funds. Users can also **apply** for a **credit** card or **open** a **checking account** . Merrill Lynch provides Journey to **Financial** Success, which

advertises Merrill Lynch's services and offers many free resources,
including the Investor...

DESCRIPTORS: News Services; Stock Market; Investment Analysis; Financial
    Planning; **Internet** ; Information Retrieval; Personal Finance; Push
    Technology
 1997

 13/3,K/11   **(Item 11 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00101000   DOCUMENT TYPE: Review

PRODUCT NAMES: Banks (830381); Internet **Marketing (835552**

TITLE: Banks cash in on Web
AUTHOR: Hayes, Frank
SOURCE: Computerworld,   v31 n17 p57(2) Apr 28, 1997
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...PRODUCT NAMES: 830381); Internet **Marketing...**

TITLE: Banks cash in on Web

The **online** banking World Wide **Web** sites of five of the largest U.S.
banks (the only large national banks with **Web** -based banking) are
described. They are the sites run by Wells Fargo Bank, Bank of America,
U.S. Bank, First Union, and Atlanta **Internet**. Bank. Many other smaller
banks and credit unions use the **Web** , but mega-banks like Citibank and
First Chicago are hanging back, and provide only informational **Web** sites.
Wells Fargo has a slightly better site than Bank of America, with a better
...

...digits of an ATM card number and a password. Both banks have exactly the
same **feature** set, including the ability to create a profile that
automates tasks. First Union's services...

...First Bank System, and will cover the largest geographic area in the
U.S. Atlanta **Internet** Bank has an intuitive interface, but users have to
use mail or the **telephone** to **apply** for an **account** , and services often
simply provide another phone number.

DESCRIPTORS: Banks; **Internet** Marketing; Financial Institutions;
    E-Banking
 1997

 13/3,K/12   **(Item 12 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00098638   DOCUMENT TYPE: Review

PRODUCT NAMES: Andrew Tobias' Managing Your Money 7.2 Macintosh (017580);
Andrew Tobias' Managing Your Money 3.0 Windows (017580); Microsoft Money
97 Windows 95 (336734); Quicken Deluxe 7 for Macintosh (541478); Quicken
Deluxe 6 for Windows (541478)

TITLE: Checks and Balances: Balance Your Checkbook and Manage Your
Finan...
AUTHOR: Hogan, Mike
SOURCE: Home Office Computing,   v15 n3   p67(5) Mar 1997
ISSN: 0899-7373
HOMEPAGE: http://www.smalloffice.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20001130

...reviewed and compared. Intuit's products get the highest marks overall,
especially for their large **feature** sets. Bank or CheckFree **electronic**
bill paying is supported, as are an integrated World Wide **Web** browser, a
gateway to financial **Web** sites, a home inventory, viewing of account
balances and cleared checks, banking with different banks...

...transfer of money between accounts. All the other products lack one or
more of these **features** . The products were tested using a scenario that
encompassed standard personal/business transactions, including payment of
auto loans and home office mortgage bills **online** . Testers also
constructed budgets, balance sheets, profit and loss statements, and
retirement and other planning reports. Business transactions were separated
in different **checking** and **credit   card   accounts** , and each
application 's interface, automated help, charting, and file import were
assessed. MYM for Macintosh is recommended only for those who do not want
to do their banking on the **Internet** or the **Web** , and Microsoft Money has
fewer tools for reporting and planning than the other products. However...

1997

13/3,K/13   (Item 13 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00095007   DOCUMENT TYPE: Review

PRODUCT NAMES: **Microsoft Money 97 for Windows 95**   (336734); Quicken 6
(701823)

TITLE: **Quicken 6 or Money 97? Bank on the right program**
AUTHOR: Middleton, Timothy
SOURCE: HomePC,   v3 n12   p283(4) Dec 1996
ISSN: 1073-1784

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20001130

...Corporation and Quicken 6 from Intuit both offer powerful new features
for personal accounting and **online** banking. Quicken 6, for Windows or
Macintosh desktops, is enhanced with new ease of use **features** . The
program's **online** banking functions are truly its forte. Intuit also
provides a listing of **online** banking institutions where users can **open**
an **account** online. Money 97 is easier still to use, with wizards and
customizable pop-up menus...

1996

13/3,K/14   (Item 14 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00094266   DOCUMENT TYPE: Review

PRODUCT NAMES: Web **Commander** **(632597**

TITLE: **Command performance from Luckman Interactive**
AUTHOR: Millman, Howard
SOURCE: InfoWorld,   v18 n34 pIW/1(2) Aug 19, 1996
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20010430

PRODUCT NAMES: Web **Commander...**

Luckman Interactive's **Web** Commander, a World Wide **Web** server suite,
gets good marks for low cost, 32-bit support, multifunctioned **Web** tools,
substantial security, and useful wizards. The interface is a little clumsy
in the **Web** authoring module, and a Hypertext Markup Language (HTML) code
viewer is omitted. **Web** Commander aims to provide one-stop shopping for
authoring and editing, and it reaches the goal for small- to medium-sized
businesses or workgroups. **Features** supported include server software,
page authoring choices, image editing, and image map creation. The standout
module is the **Web** server, which runs standalone to provide many security
tools, two search engines, **credit** **card** transaction support, real-time
monitoring, **Open** Database Connectivity (ODBC), and automatic domain name
registration. Of particular value is **Web** Commander's wizard's ability to
quickly and easily request a domain server name using...

DESCRIPTORS: **Network** Servers; **Web** Servers; Authoring Systems; Computer
     Security; **Electronic** Publishing; **Network** Software; **Web** Site
     Design; **Internet** Security
  1996

 13/3,K/15   **(Item 15 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00093291   DOCUMENT TYPE: Review

PRODUCT NAMES: MasteRMON **(610569); DecodeRMON** **(610551)**

TITLE: **Remote monitoring duo analyzes network traffic, points to problems**
AUTHOR: Ferrill, Paul
SOURCE: InfoWorld,   v18 n27 p54(1) Jul 1, 1996
ISSN: 0199-6649
HOMEPAGE: http://www.infoworld.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 19961230

...but neither is certified for Windows 95 or Windows NT. Installation is
straightforward, and any **network** adapter **card** that works with Novell's
Open DataLink Interface drivers will work with the **optional** RMONster
probe. MasteRMON's console offers several graphical displays of **network**
activity, including the Vital Signs graph, which shows utilization, frames,
octets, errors, broadcasts, and multicasts...

13/3,K/16   (Item 16 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00092637   DOCUMENT TYPE: Review

PRODUCT NAMES: EDI   (830052); AutoID   (834211)

TITLE: EDI and Auto ID: A Perfect Match
AUTHOR: Staff
SOURCE: EDI World,   v6 n5 p48(8) May 1996
ISSN: 1055-0399

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

More companies are using **electronic** commerce (EC) to reduce costs,
improve customer service, and **enhance** the bottom line. It is becoming
more important to find EC components that work well...

...Auto ID products can be integrated into an EDI solution, including
printers, RFID, OCR/imaging **applications** , and magnetic stripe or **smart
cards** .

DESCRIPTORS: AutoID; EDI (**Electronic** Data Interchange); Data
    Communications; **Internet** Marketing; EFT (**Electronic** Funds Transfer)
  1996

13/3,K/17   (Item 17 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00075780   DOCUMENT TYPE: Review

PRODUCT NAMES: Pipeline Internaut 2.07   (556459)

TITLE: Pipeline: Easy-to-Read   Internet **Roadmap**
AUTHOR: Ayre, Rick
SOURCE: PC Magazine,   v14 n6 p47(1) Mar 28, 1995
ISSN: 0888-8509
HOMEPAGE: http://www.pcmag.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20010331

TITLE: Pipeline: Easy-to-Read   Internet **Roadmap**

Pipeline, a Windows **Internet** access service provider, provides Pipeline
Internaut 2.07 free with its service. The software remains as easy to use
as ever. The upgraded product **features** better e-mail and newsreader
components, with a new World Wide **Web** browser for navigating the **Net** .
Everything needed to connect to the **Internet** is provided, including
phone numbers. The product **opens** an **account** for the user, who simply
clicks a destination from the **Internet** menu. The **Internet** choices
remain in a top-layer menu, an **improvement** over Prodigy, America **Online**
, and CompuServe. Windows implementation could be better, because an open
windows list is missing and...

DESCRIPTORS: **Internet** Utilities; User Interfaces; Front Ends; Windows;
    IBM PC & Compatibles; Computer Conferencing
  1995

  13/3,K/18   (Item 18 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00073689   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet **Travel**   (832863

TITLE: Don't Leave Home Without Knowing Your Alternatives
AUTHOR: Venditto, Gus
SOURCE: ComputerLife,   v2 n1 p171(3) Jan 1995
ISSN: 1076-9862
HOMEPAGE: http://www.zdnet.com/complife

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 19990630

PRODUCT NAMES: Internet **Travel...**

...agent means surrendering control over scheduling. Users can be prepared,
by having information about other **options** , in the event that a flight is
canceled or delayed. An **online** reservation service, such as the Official
Airline Guides (OAG) or Eaasy Sabre can be used. An **account** is easy to
open , simply by **calling** or e-mailing either agency or accessing either
one through an **online** service. OAG charges an hourly **online** fee, Sabre
attaches no extra charges. Either service can retrieve the needed
information in only...

  1995

  13/3,K/19   (Item 19 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00069311   DOCUMENT TYPE: Review

PRODUCT NAMES: NetWare 3.11   (699683)

TITLE: How Do You Spell Job Security? ODI and NDIS
AUTHOR: Montgomery, John
SOURCE: PC/Computing,   v7 n10 p218(2) Oct 1994
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000930

Open Datalink Interface (ODI) and 3Com **Network** Driver Interface
Specification (NDIS) are two standards that support layered NetWare 3.11
drivers designed to **enhance** DOS performance on a NetWare local area
network (LAN). One file layer communicates with the **network** **card** at
its interrupt **request** (IRQ) and memory address. A second layer
translates, and a third monitors DOS interrupts to.

?ds

```
Set     Items   Description
S1    2483688   APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE-
                ST? OR REQUISITION? OR OPEN????
S2      13532   S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3       1327   S2(5N)(CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR
                TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE
                OR SHARE? OR HYBRID)
S4        962   S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                OR BROKER?)
S5        201   S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6        209   S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                FUNDS OR MEMORY OR MAGNETIC)()CARD? ?)
S7     673323   FEATURE? ? OR OPTION? ?
S8      30668   S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9       1800   S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI-
                NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10        40   S2-S6 AND S8
S11         7   S10 AND S9
S12         7   RD (unique items)
```
?t12/7/all

12/7/1   (Item 1 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
(c) 2001 ProQuest Info&Learning. All rts. reserv.

1069048 ORDER NO: AAD89-01250
**USE OF ELECTRONIC MAIL TO FACILITATE PEER GROUP RESPONSE DURING THE WRITING
PROCESS**
  Author: STROBLE, ELIZABETH JOYCE
  Degree: PH.D.
  Year: 1987
  Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)
  Source: VOLUME 50/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 1284. 638 PAGES

     As school systems integrate new technologies in their curricula,
teachers' need for theoretically sound, research-tested applications of

emerging technologies increases. Electronic-mail environments, increasingly available at all levels of education, can be structured to facilitate communication among student writers. The purpose of this study was to determine the similarities and differences in the response writers received from peer response groups communicating face-to-face and by electronic mail.

Twenty writers--English/language arts teacher education students--were randomly assigned to one of four groups, then randomized to treatments. The counterbalanced, repeated measures design required each group to complete two writing tasks and undergo treatment at two levels of the independent variable: face-to-face communication and electronic-mail communication. Comparisons were made on these dependent variables: the number, tone, and content of writers' comments; writers' reasons for revisions; quality of the final compositions; and writers' preference for a mode of communication, when forced to select a single mode.

Writers received equal numbers of comments in the two modes of communicating. Positive comments that addressed **specific** , substantive **features** of writers' texts predominated in both modes, although writers received greater numbers of these comments in the face-to-face sessions. While few differences were found in writers' reasons for revisions, writers identified the advice of peers with equal frequency for both kinds of sessions. The final compositions were of comparable quality.

Writers' statements of preference and patterns of responding indicate that **electronic** -mail sessions may function best as a complement rather than as a substitute for face-to-face sessions. Given appropriate responding procedures, topics of conversation, and **on** -**line** leadership, **electronic** mail can expand writers' conversations during various stages of the writing process. Twelve of the seventeen continuing students **requested** an ongoing **electronic** -mail **account** , an indicator of their **affinity** for the mode of communicating.

Implications are drawn for a prototype in which an electronic-mail environment could provide the tools necessary for teacher education students as they learn to write and to teach writing.

12/7/2   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09106606
Egg hatches Link pact
  UK: EGG JOINS LINK NETWORK
Guardian (GN)   19 May 1999 p.21
Language: ENGLISH

Egg,   the direct banking division of Prudential <UK>, has announced that it will join the 25,500-strong Link cash machine **network** by July 1999, with the aim of providing its customers with the widest **choice** of cash withdrawal **options** . Egg recently announced that it would only be accepting **applications**   to **open**   new **savings**   **accounts** , via the **Internet** . *

12/7/3   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

6755449   INSPEC Abstract Number: C2000-12-7120-058
 Title: COBOL Script: a business-oriented scripting language
  Author(s): Imajo, T.; Miyake, T.; Sato, S.; Ito, T.; Yokotsuka, D.; Tsujihata, Y.; Uemura, S.
  Author Affiliation: Software Div., Hitachi Ltd., Japan
  Conference Title: Proceedings Fourth International Enterprise Distributed Objects Computing Conference. EDOC2000   p.231-40
  Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA
  Publication Date: 2000 Country of Publication: USA   x+264 pp.

ISBN: 0 7695 0865 0   Material Identity Number: XX-2000-02377
U.S. Copyright Clearance Center Code: 0 7695 0865 0/2000/$10.00
Conference Title: Proceedings Fourth International Enterprise Distributed
Object Computing Conference. EDOC 2000
Conference Sponsor: Inf. Process. Soc. Japan; IEEE Comput. Soc.; IEEE
Commun. Soc.; ACM; OMG; JSSST; JISA
Conference Date: 25-28 Sept. 2000   Conference Location: Makuhari, Japan
Language: English   Document Type: Conference Paper (PA)
Treatment: Applications (A); Practical (P)

Abstract: This paper describes COBOL Script, a **Web** -oriented script
language developed by Hitachi. COBOL Script includes the following
features : (1) The language **specifications** , which consist of functions
required for **Web** computing, are a subset of COBOL85, the most frequently
used programming language in business information systems. (2) COBOL Script
supports decimal arithmetic functions that have the same precision as in
standard COBOL85 on mainframe computers. (3) Efficient implementation was
based on analysis of the pros and cons of the COBOL processing system.
Using COBOL Script, users can: (1) Process **applications** requiring high
precision, such as **account** -related **applications** , over the **Web** . (2)
Use a test debugger and a Coverage Function with COBOL Script for
large-scale development projects. (3) Use Japanese in programs. (4) Achieve
good run-time performance. (10 Refs)
Subfile: C

12/7/4   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

6475530   INSPEC Abstract Number: A2000-04-8732S-015
**Title: Investigation of the neural network dynamics by means of the evoked
potential as the dependence from the wide-spread different shape light
signal and the** specific **neural** features
Author(s): Melnikov, L.A.; Novosselova, A.V.; Ponomarev, A.Y.; Blinova,
N.V.
Author Affiliation: Dept. of Phys., Saratov State Univ., Russia
Conference Title: International Conference on Transparent Optical
Networks (Cat. No. 99EX350)   p.219-22
Publisher: IEEE, Piscataway, NJ, USA
Publication Date: 1999 Country of Publication: USA   viii+261 pp.
ISBN: 0 7803 5637 3   Material Identity Number: XX-1999-02112
U.S. Copyright Clearance Center Code: 0 7803 5637 3/99/$10.00
Conference Title: International Conference on Transparent Optical
Networks
Conference Date: 9-11 June 1999   Conference Location: Kielce, Poland
Language: English   Document Type: Conference Paper (PA)
Treatment: Theoretical (T)

Abstract: The effect of the different shapes of external signals
(constant, serrated, sinusoidal and others) on the dynamics of the neural
network modeling visual perception was investigated numerically. The
neural **network** of the striate cortex cerebrum with all connected neurons
was observed. The human brain activity responds to the signal spreading in
a visual manner (from the retina photoreceptors to the cerebrum). The
visual evoked potential characterizes the human brain state over the
structural retina state and the conduction of the visual nerve fibres. The
results of this investigations were presented. New **specific   features** of
the neural **network** , such as the excitation and depression were also taken
into **account** too. The cooperative **application** of the external signal
and the memory effect has been observed. (2 Refs)
Subfile: A

12/7/5   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC

6109360   INSPEC Abstract Number: C9901-5260B-396
 Title: Color-blindness plate recognition using a neuro-fuzzy approach
 Author(s): Yau-Hwang Kuo; Jang-Pong Hsu
 Author Affiliation: Inst. of Inf. Eng., Nat. Cheng Kung Univ., Tainan, Taiwan
 Journal: Engineering Applications of Artificial Intelligence   vol.11, no.4   p.531-47
 Publisher: Elsevier,
 Publication Date: Aug. 1998 Country of Publication: UK
 CODEN: EAAIE6 ISSN: 0952-1976
 SICI: 0952-1976(199808)11:4L.531:CBPR;1-J
 Material Identity Number: M728-98006
 U.S. Copyright Clearance Center Code: 0952-1976/98/$19.00
 Document Number: S0952-1976(98)00004-9
 Language: English   Document Type: Journal Paper (JP)
 Treatment: Practical (P)

Abstract: The recognition of patterns in a colored environment is an interesting but complex problem. As a tool for testing the color-sensory ability of human eyes in a colored environment, color-blindness **plates** can be **applied** as test samples for pattern recognition models for color images. In this research, a modified connectionist fuzzy classifier for recognition (MCFC-R) is developed for automatically recognizing patterns in color-blindness plates. The model consists of two subnetworks and a foreground image reconstruction process between the two subnetworks. Both the subnetworks in the MCFC-R are derived from a connectionist fuzzy classifier (CFC) model, which realizes a fuzzy classification procedure in a massively parallel architecture (Kuo et al., A fuzzy neural **network** model and its hardware implementation, IEEE Trans. Fuzzy Syst, 1(3), p.171-83, 1993) and (Kuo et al., MCFC: a fuzzy neural **network** model for speech recognition, J. Intell. Fuzzy Syst. 4, 257-68, 1996). The first subnetwork is responsible for the task of image segmentation based on color features. The second subnetwork is applied to the job of object recognition (numeric character recognition in this research). The reconstruction process between the two subnetworks includes image fuzzification, scanning window **selection** , **feature** extraction and foreground image decision procedures to extract the foreground image. According to the experimental results, the MCFC-R model displayed good performance in the recognition of color-blindness plates, even in a shift-variant, scale-variant or data-lost situation. (28 Refs)
 Subfile: C

 12/7/6   (Item 1 from file: 233)

00418279   96LL03-001
 Text Only doesn't have to be Only Text on the World Wide Web
 Harris, Judi
 Learning and Leading with Technology , March 1, 1996 , v23 n6 p11-13, 3 Page(s)
 ISSN: 0278-9175
 Product Name: Lynx
 MINING THE **INTERNET** column discusses Lynx, a browser that shows only the text included on a **Web** page. Says it is the most widely available text-only **Web** browser. Adds that is accessed by **selecting** a menu **option** in an **Internet** **account** 's **opening** screen that leads to the system prompt and then typing ``lynx'' followed by pressing the Return or Enter key. Describes navigating, opening URLs, and saving places and files in Lynx. Notes that Lynx accesses **Web** information quickly. Includes seven screen displays. (dpm)

00394357   95IW08-201
   **Win95: no   need   to rush the upgrade decision -- Beef up your company's
hardware while you're waiting for 32-bit applications to arrive**
      Ryan, S; Stapleton, Lisa
      InfoWorld , August 21, 1995 , v17 n34 p1, 75-81, 8 Page(s)
      ISSN: 0199-6649
      Company Name: Microsoft
      Product Name: Microsoft Windows 95
      Presents a mixed review of Windows 95 ($180, $90 to upgrade), a 32-bit
operating system from Microsoft Corp. of Redmond, WA (206, 800). Runs on
IBM PC compatibles. Indicates that Windows 95 is easy to install and
includes a **choice** of robust installation **options** , it features
right-mouse-button functionality and improved **network** support, there is
improved **on** - **line** help and **network** support, and it makes it easy to
switch among applications. However, complains that Windows 95 has too many
incompatibilities with existing DOS and Windows applications, has a lack of
stability with too many General Protection Faults, has inconsistencies in
the   user   interface,   and cannot multitask DOS and 16-bit Windows
 applications effectively. Features a product report **card** , along with
three   graphs of benchmark results, and reactions to Windows 95 from five
users. Rates it 6.1 out of 10 but recommends you wait and see. Includes six
screen displays, three sidebars, two tables, and a product summary. (jo)
?

```
Set      Items    Description
S1     2483688    APPLY? OR APPLIE? ? OR APPLICANT? OR APPLICATION? OR REQUE-
                  ST? OR REQUISITION? OR OPEN????
S2       13532    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3        1327    S2(5N)(CREDIT? OR DEBIT? OR CHARGE OR GIFT OR INSURANCE OR
                  TELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE
                  OR SHARE? OR HYBRID)
S4         962    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                  OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                  OR BROKER?)
S5         201    S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
                  PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
                  EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6         209    S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
                  FUNDS OR MEMORY OR MAGNETIC)()CARD? ?)
S7      673323    FEATURE? ? OR OPTION? ?
S8       30668    S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
                  DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9        1800    S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
                  ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE OR ONLINE OR ON()LI-
                  NE OR WEBPAGE? OR HOMEPAGE? OR HOME()PAGE?)
S10         40    S2-S6 AND S8
S11          7    S10 AND S9
S12          7    RD (unique items)
S13        787    S2-S6(S)S7
S14        173    S13 AND S9
S15        199    S2-S6(10N)S7
S16         50    S15 AND S9
S17         49    RD (unique items)
S18         10    S16/2000:2001
S19         36    S17 NOT (S11 OR S18)
?t19/3,k/all
>>>KWIC option is not available in file(s): 77
```

19/3,K/1   (Item 1 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01307868 ORDER NO: AAD93-23562
**A COMPARISON OF FAULT DETECTION AND CLASSIFICATION USING ARTIFICIAL NEURAL
NETWORKS WITH TRADITIONAL METHODS**
  Author: SUEWATANAKUL, WITOON
  Degree: PH.D.
  Year: 1993
  Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)
  Source: VOLUME 54/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 2099. 325 PAGES

     ...as process control, model identification, and fault detection and
diagnosis.
     In this work, artificial neural **networks** and statistical traditional
approaches have been applied to solve problems in the area of fault...

...appropriate approach to solve a problem. In addition, this dissertation
demonstrates a number of practical **features** that must be taken into
account in **applying** neural **networks** for a problem.
     Four different examples of fault detection and classification were
used to illustrate...

19/3,K/2   (Item 2 from file: 35)
DIALOG(R)File   35:Dissertation Abs Online
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01291642 ORDER NO: AAD93-13279
A COMPARATIVE STUDY OF THE METAL/ELECTROLYTE AND METAL/VACUUM INTERFACES:

**OPTICAL SECOND HARMONIC MEASUREMENTS OF THE NOBLE METAL SILVER(111),
COPPER(111), AND GOLD(111) SURFACES (SILVER(111), COPPER(111), GOLD(111))**
  Author: BRADLEY, RICHARD ALAN, JR.
  Degree: PH.D.
  Year: 1992
  Corporate Source/Institution: UNIVERSITY OF OREGON (0171)
  Source: VOLUME 54/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
           PAGE 258. 163 PAGES

    ...300-350 nm) of the SH response. This resonance feature is assigned
to known surface **electronic** structure of Ag(111) in UHV and exhibits
sensitivity to the applied potential. A simple model is presented
incorporating the change in **applied** potential to **account** for the
observed potential dependence of the resonance **feature** .
    The Au(111) surface is known to reconstruct in UHV and in the
electrochemical environment...

   19/3,K/3   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09187564
Gemcard sees growth in local market share
   MALAYSIA: MORE LOCAL MARKET SHARE FOR GEMCARD
New Straits Times (XAS)   05 Jul 1999 Computimes p.10
Language: ENGLISH

... 55% market share in Malaysia. Gemcard is the smartcard company for
Gemplus SCA from France. **Features** in the GemProton include, ability to
create new **application** data after issuance of **cards** and this is done
via addition of codes on ROM or EEPROM. Reload of the...

... third quarter of 1999. Presently, the Malaysian government is using the
Proton platform for its **electronic** purse (e-purse).

   19/3,K/4   (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09081059
Widespread use of contactless smartcards
   WORLDWIDE: PUBLIC TRANSPORT TO USE SMARTCARDS
Business Times (XBA)   25 Mar 1999 p.14
Language: ENGLISH

... also used Glemplus cards. Australia's ERG has two main contracts from
the Hongkong MTR **network** and the integrated system in Melbourne where
users can board trams, trains, light rail and buses using the same **card** .
Smartcards have flexible **applications** and they can be used by public
transport authorities to give discount points to frequent...

... The technology allows for cashless transactions in areas like parking,
taxi rides and E-Purse **applications** . Multi-faceted **cards** called
Combicards (combining contact and contactless **features**) should take off
in 1999. Gemplus president Marc Lassus expects over 6 bn smartcards will...

   19/3,K/5   (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09080981
DBS scores a first with Net kiosks for customers
   SINGAPORE: DBS OFFERS INTERNET KIOSKS

Singapore's DBS Bank has unveiled **Internet** kiosks where its customers –
even those without **Internet** accounts – can carry out banking transactions
using their ATM (automated teller machine) cards. By inserting...

...Calculators to simulate loan quantum and monthly payments – two services
that do not need an **ATM card** and are hence **open** to non-DBS customers.
The security **features** of the new service are the ATM cards and the
personal identification number (PIN) that users have to enter. The
 Internet kiosks allow the bank to offer customers with 24-hour
self-service banking, seven days...

19/3,K/6   (Item 4 from file: 583)

09038157
WorldTel Chooses 3Com Solution
  PHILIPPINES: ISP ADOPTS 3COM'S TOTAL CONTROL

... access solution as well as to further upgrade its access and trunk hunt
services, local **Internet** service provider (ISP) WorldTel Philippines has
adopted the Total Control solution by 3Com. Apart from preventing one point
failure by utilising modular **application cards** and redundant power
supplies, 3Com's Total Control also **features** virtual private **networking**
applications, voice-over-IP traffic and remote access support. The
multiservice access platform is installed...

19/3,K/7   (Item 5 from file: 583)

06690778
InfoMaster now Year 2000 compliant
  SINGAPORE: NEW INFOMASTER ACCOUNTING SOFTWARE

... small and medium enterprise (SMEs) and Y2K-compliant. Integrated will
merge the software with the **Internet** to achieve e-commerce and e-mail
operations. The InfoMaster Accounting software includes the following
 features : – Order Entry/Invoicing – Accounts Receivable – **Accounts**
 Payable – Warranty Tracking – Cash **Application** – General Ledger – Sales
Analysis – Fixed Assets – Job Costing – Inventory – Purchase

19/3,K/8   (Item 6 from file: 583)

06659819
Nortel continues Voice-over-IP push
  WORLD: NEW IPCONNECT GATEWAYS FROM NORTEL

... gateways, by offering directory service and remote connection
capacities. The IPConnect gateways includes the following **features** : –
value-added **applications** like **calling card** service and virtual
private **networks** – single-stage dialing where callers require a phone

number for dialing - quality of service support...

19/3,K/9   (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06541436
La Java Card dŽbarque
   FRANCE: THE JAVA CARD EXHIBITED
Le Monde Informatique (LMI)   24 Oct 1997 p.4
Language: FRENCH

... the smart card can be programmed, the Java Card can be used
simultaneously as an **electronic** purse, a portable health file, a
subscription ticket for any kind of services or a securitized access key
for virtual trading applications. Among the many new **applications** of the
Java **Card** , Visa International is expected to test a prototype by De La
Rue **Card** Systems, with payment **applications** in the end of 1997. The
leader in credit **cards** adapted its **open** specifications in smart **cards**
 for banking **applications** to the Java **Card** API 2.0 standard, which
proves its interest towards the Java based technology. At the...

... based on a technology designed by Schlumberger. The latter presented
Cyberflex 2.0 Core, a **card** supporting multiple **applications** and able to
perform Java programmes. Gemplus' card includes a 32-KB flash memory to
store Java **applications** and data. The **card** , which **features** a 32-bit
Risc processor, complies with Sun's Java Card 2.0 API.

19/3,K/10   (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06511549
NCB LINKS SINGAPORE GOVT AGENCY ON-LINE SERVICES
   SINGAPORE: NEW GII ON-LINE SERVICES FROM NCB
Asia Computer Weekly (XCF)   31 Aug 1997 P.14
Language: ENGLISH

... Computer Board has launched the new enhanced Government Information
Infrastructure (GII) in Singapore. GII delivers **on** -**line** services to the
public and connects the various government agencies. The GII **features** new
 applications like the Public Sector **Smart** **Card** which functions like a
CashCard and **electronic** access key to every civil servant by February
1998 and Singapore Government Email System which...

... can connect at home or overseas. At the GII's centre is the Singapore
Government **Network** (SGNet). SGNet connects the **Internet** , Singapore
public, ministries, statutory boards and business partners.

19/3,K/11   (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05864391
Share applications via ATM prove popular
   SINGAPORE: SHARE APPLICATIONS THROUGH ATMS
The Straits Times (XBB)   11 Jun 1993 p.23
Language: ENGLISH

... 1,000 applications were received in the 3 days after the scheme was
launched. The **Electronic** Share Application (ESA) System, as it is known
allows a DBS customer interested in new...

...to go to any of the bank's 120 new-generation ATMs, insert his DBS **card**
and select the **electronic   share   application   option** . Following this
he   must   key in his central depository securities number and the number of
...

19/3,K/12   (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

04902218
XXX
   US - ORACLE ADDS PRODUCTS FOR USE WITH MOBILE COMPUTERS
Computergram International (CGI)   20 February 1992 p1
ISSN: 0268-716X

... Oracle Card connection that is at present available only for Sharp's
Wizard   family of **electronic** personal organisers. PalmLink enables
application   developers   to   build   connections   between   Oracle **Card**
 client-server **applications** running on Windows and Macintosh systems with
Wizard. It provides linking software that integrates the...

... eight licences; it will be out in the third quarter. Oracle has also
launched Post **Card** , an **Application** Programming Interface between **Card**
 and **electronic**   mail systems such as Oracle*Mail, Microsoft Mail and
Lotus Development Corp's cc:Mail. Post Card enables developers to build
messaging and communications **features**   into **applications** built with
Oracle **Card**   and   will   also   include an **application** enabling users to
read, send, and manage personal mail. It will also enable users to send and
retrieve images, files, and **electronic**   text. It costs USDlr300 and
USDlr300 for every eight run-time licences from third quarter.

19/3,K/13   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC

6605950   INSPEC Abstract Number: B2000-07-6150M-034, C2000-07-5640-027
 Title: Performance evaluation of a multimedia transport architecture
   Author(s): Chassot, C.; Lozes, A.; Fournier, M.; Diaz, M.
   Author Affiliation: Lab. d'Autom. et d'Anal. des Syst., CNRS, Toulouse,
France
   Journal: Technique et Science Informatiques   vol.18, no.6   p.651-75
   Publisher: Editions Hermes,
   Publication Date: June 1999 Country of Publication: France
   CODEN: TTSIDJ ISSN: 0752-4072
   SICI: 0752-4072(199906)18:6L.651:PEMT;1-K
   Material Identity Number: C761-2000-017
   Language: French
   Subfile: B C
   Copyright 2000, IEE

   ...Abstract: emergence of new distributed multimedia applications are the
starting point of several works, performed around **network** area. As far as
software evolutions are concerned, the most recent studies have led to the
design of new communication architectures able to take into **account**
 multimedia **applications   features** and requirements. This article first
presents one of the problematics related to distributed multimedia area
through two specific points: new application requirements and **network**
evolution. Then, it presents a contribution related to a particular point:
transport architectures. The last...

19/3,K/14   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

6411701   INSPEC Abstract Number: A2000-01-7220F-001, B2000-01-7230L-005
   Title: Numerical calculation of electrical conductivity of porous electroceramics

   Author(s): Ciobanu, C.; Liu, Y.; Wang, Y.; Patton, B.R.
   Author Affiliation: Dept. of Mater. Sci. & Eng., Ohio State Univ., Columbus, OH, USA

   ...Abstract: numerical method for the calculation of the electrical conductivity of porous ceramics for gas sensing **applications** is developed, which takes into **account** detailed microstructural **features** by mapping a mesoscopic irregular resistor **network** onto the microstructure. The overall conductance of the ceramic sample is obtained by solving the Kirchhoff equations for the irregular **network** using an efficient iterative algorithm. The method is designed to handle the widely varying conductivities...

   19/3,K/15   (Item 3 from file: 2)

6127384   INSPEC Abstract Number: B1999-02-6210L-065, C1999-02-7180-004
   Title: Wireless point of sale terminal for credit and debit payment systems

   Author(s): Zdravkovic, A.
   Author Affiliation: Omega Digital Data, Concord, Ont., Canada

   Abstract: **Electronic** POS (point of sale) systems process credit and debit card payments. While the credit card transaction can be processed off line, debit card processing is performed strictly **on   line** . Lack of an **on   line** authorization mechanism restricts remote customer oriented services, like delivery **applications** , to low amount **credit   card** transactions. **Debit** is not even considered as an **option** for remote customer services. All this is due to the lack of POS terminals to...

   ... of merchant to acquirer connectivity. Portable hand held wireless POS terminals enable merchants to provide **on   line** debit and credit payment option at the point of service, as opposed to the dedicated...

19/3,K/16   (Item 4 from file: 2)

5885626   INSPEC Abstract Number: C9805-7210L-027
 Title: **Smartcards in libraries: a brave new world**
 Author(s): Myhill, M.
 Author Affiliation: Univ. of Exeter Libr., UK
 Journal: Electronic Library   vol.16, no.1   p.17-23
 Publisher: Learned Information,
 Publication Date: Feb. 1998 Country of Publication: UK
 CODEN: ELLIDZ ISSN: 0264-0473
 SICI: 0264-0473(199802)16:1L.17:SLBW;1-E
 Material Identity Number: E880-98001
 Language: English
 Subfile: C
 Copyright 1998, IEE

    ...Abstract: a campus card, combining many different features such as
identification, student voting, building access, registration, **electronic**
payment-and a library **card** . Of all these **applications** , the library
card is compulsory. The pilot project concentrates on identification
features of current smartcard technology but recent developments,
especially an international standard multiple operating system (MULTOS...

19/3,K/17   (Item 5 from file: 2)

5707459
 Title: **Customer demand accelerates growth of Huntington Web Bank**
 Author(s): Baljko, J.L.
 Journal: Bank Systems + Technology   vol.34, no.3   p.44
 Publisher: Miller Freeman,
 Publication Date: March 1997 Country of Publication: USA
 CODEN: BSYTEE ISSN: 1045-9472
 SICI: 1045-9472(199703)34:3L.44:CDAG;1-H
 Material Identity Number: N682-97012
 Language: English
 Subfile: D
 Copyright 1997, IEE

    Abstract: When consumer trends reflected a greater reliance on personal
computers and **on** - **line** technology, Huntington National Bank took its
banking systems in the same direction. Nine months ago, the Columbus,
Ohio-based firm set up the Huntington **Web** Bank, a 24-hour accessible site
that allows customers to pay bills, review balances and e-mail
representatives via the **Internet** . So far, the **Web** Bank has been
well-received, officials say, but consumers want more **options** . They are
looking to **open** retirement **accounts** , buy **insurance** and learn money
management skills.

19/3,K/18   (Item 6 from file: 2)

5485475   INSPEC Abstract Number: C9703-7120-011
 Title: **Security measures for the Austrian "PAYCHIP" electronic purse
application**
 Author(s): Holzbach, A.M.
 Conference Title: Proceedings. 12th Annual Computer Security Applications
Conference   p.69-77
 Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA
 Publication Date: 1996 Country of Publication: USA   xx+249 pp.

    ...Abstract: management-oriented description of the background, design
principles and security measures of the Austrian nationwide **electronic**
purse scheme ("QUICK"), as well as an experience report about the ongoing
process of stating a national security policy and evaluating the level of
security   for   the   **electronic**   purse.   The considerations address
decision-makers and experts interested in the practical issues of
maintaining payment security. The author first describes the development
and **features** of the Austrian "PAYCHIP" **application** (a **chip** -**card**
 based payment infrastructure by Europay Austria), focusing on the QUICK
 electronic purse. The objectives of the security policy are then
discussed, and the author finally explains...

    19/3,K/19   (Item 7 from file: 2)

 Title: Simulation analysis of TCP and XTP file transfers in ATM networks
    Author(s): Marsan, M.A.; Baldi, M.; Bianco, A.; Lo Cigno, R.; Munafo, M.
    Author Affiliation: Dipartimento di Elettrotecnica, Politecnico di
Torino, Italy

    ...Abstract: ISDN in a UBR-like context. In particular, we investigate
the performance of file transfer **applications** taking into **account** both
the impact of the ATM layer protocols and the **features** of the adopted
transport protocol. The investigation is performed by simulation, using
CLASS, a simulation tool for the study of ATM **networks** at the cell and
burst levels, and considering quite a simple topology, known as the...

... all the considered scenarios. However, when XTP and TCP connections are
mixed within the same **network** , the TCP performance is dramatically worse
than that achieved by XTP, due to a more...

... raise some concern about the performance achievable when mixing
different transport protocols on the same **network** .

    19/3,K/20   (Item 8 from file: 2)

5412294   INSPEC Abstract Number: C9612-1250B-003
 Title: A hybrid fuzzy feature extraction framework for handwritten numeric fields recognition
   Author(s): Jung-Hsien Chiang; Gader, P.
   Author Affiliation: Dept. of Inf. Manage., Chaoyang Inst. of Technol., Taichung, Taiwan
   Conference Title: Proceedings of the Fifth IEEE International Conference on Fuzzy Systems. FUZZ-IEEE '96 (Cat. No.96CH35998)   Part vol.3   p. 1881-5 vol.3
   Publisher: IEEE, New York, NY, USA
   Publication Date: 1996 Country of Publication: USA   3 vol. (xxxi+2214+ICNN 16) pp.
   ISBN: 0 7803 3645 3   Material Identity Number: XX96-02933
   U.S. Copyright Clearance Center Code: 0 7803 3645 3/96/$5.00
   Conference Title: Proceedings of IEEE 5th International Fuzzy Systems
   Conference Sponsor: IEEE Neural Networks Council
   Conference Date: 8-11 Sept. 1996   Conference Location: New Orleans, LA, USA
   Language: English
   Subfile: C
   Copyright 1996, IEE

   ...Abstract: handwritten numeric fields recognition is described. The numeric fields were extracted from binary images of **credit card application** forms. The images include identity numbers and telephone numbers. The **feature** extraction framework utilizes a cascade of multiple Kohonen self-organizing feature maps and sets of...

... stage. The recognition stage uses the fuzzy feature set as inputs to a multilayer neural **network** . The desired outputs for the **networks** were set using a fuzzy k-nearest neighbor algorithm. We present experimental results which demonstrate...

 19/3,K/21   (Item 9 from file: 2)
DIALOG(R)File   2:INSPEC
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5268207   INSPEC Abstract Number: B9606-0160-020
 Title: Retrofit of heat exchanger networks based on detailed match calculations
   Author(s): Carlsson, A.; Berntsson, T.
   Author Affiliation: Dept. of Heat & Power Technol., Chalmers Univ. of Technol., Goteborg, Sweden
   Conference Title: Proceedings of the 30th Intersociety Energy Conversion Engineering Conference (IEEE Cat. No.95CH35829)   Part vol.2   p.139-45 vol.2
   Editor(s): Yogi Goswami, D.; Kannberg, L.D.; Mancini, T.R.; Somasundaram, S.
   Publisher: ASME, New York, NY, USA
   Publication Date: 1995 Country of Publication: USA   3 vol. (xxiv+777+xxi+639+xx+476) pp.
   ISBN: 0 7918 1221 9   Material Identity Number: XX96-00365
   Conference Title: Proceedings of 30th Intersociety Energy Conversion Engineering Conference
   Conference Sponsor: IEEE; AIChE; ANS; SAE; AIAA; ASME
   Conference Date: 30 July-4 Aug. 1995   Conference Location: Orlando, FL, USA
   Language: English
   Subfile: B
   Copyright 1996, IEE

   Abstract: Retrofit of heat exchanger **networks** is an important area of process design, not only as a means of improving the...

... also when modifying a process for other purposes, which affect the

conditions of the existing **network** . Several approaches have been developed for the design of heat exchanger **networks** in grass root systems. However, these methods are not directly applicable in retrofit situations. In retrofitting of heat exchanger **networks** , the relative importance of various parameters, such as distance between streams, material requirements, and pressure...

... approaches are necessary. This paper presents a method that takes the above mentioned aspects into **account** . Its most interesting **application** is in the retrofit of heat exchanger **networks** . Another important **feature** of this method is the possibility to calculate the design of each match as optimally...

19/3,K/22   (Item 10 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5175429   INSPEC Abstract Number: C9603-7120-015
 Title: **Smart cards...trained for security**
 Author(s): Gallant, J.
 Journal: EDN (European Edition)   vol.40, no.24   p.34-8, 40, 42
 Publisher: Cahners Publishing,
 Publication Date: 23 Nov. 1995   Country of Publication: USA
 CODEN: EDEEEZ   ISSN: 0012-7515
 SICI: 0012-7515(19951123)40:24L.34:SCTS;1-6
 Material Identity Number: P972-96001
 Language: English
 Subfile: C
 Copyright 1996, IEE

   ...Abstract: they`ve found fairly widespread use in Europe but almost none in North America. Now, **applications** such as prepaid **phone** **cards** , ID cards with stored health records, and special-**feature** bank cards are making smart cards` appeal harder to resist. With important backing by Visa ...

... although smart cards are not. In addition, the latest smart-card IC encryption capabilities permit **on** -**line** transactions that are virtually untappable.

19/3,K/23   (Item 11 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

4945689   INSPEC Abstract Number: C9506-6130S-031
 Title: **Smart card, computer security, access control, cryptology**
 Author(s): Spesivtsev, A.; Wegner, V.; Krytjakov, A.; Seregin, V.; Sidorov, V.
 Author Affiliation: ScanTech Ltd., Moscow, Russia
 p.157-8
 Editor(s): Sanson, L.D.
 Publisher: IEEE, New York, NY, USA
 Publication Date: 1993 Country of Publication: USA   xi+268 pp.
 ISBN: 0 7803 1479 4
 U.S. Copyright Clearance Center Code: CH3372-0/93/$3.00
 Conference Title: Proceedings of IEEE International Carnahan Conference on Security Technology
 Conference Sponsor: IEEE Lexington Sect.; IEEE Aerosp. & Electron. Syst. Soc.; G. Levett & Associates; IEEE Ottawa Sect.; Georgia Tech. Res. Inst.; Chung Shan Inst. Sci. & Technol.; Nat. Chiao-Tung Univ
 Conference Date: 13-15 Oct. 1993   Conference Location: Ottawa, Ont., Canada
 Language: English
 Subfile: C

Abstract: An alternative approach to **applications** which need expensive **smart   cards** with cryptoprocessors is suggested. The idea is to perform cryptographic **features** in special smart card reading devices. Thus, the price of data protection and access control in computing systems and **networks** may be substantially reduced. In most **applications** cheap EEPROM smart **cards** can be used instead of microprocessor cards.

19/3,K/24   (Item 12 from file: 2)
DIALOG(R)File   2:INSPEC

4900431
Title: Scanning business cards: a time saver or waster?
Author(s): Smith, P.J.
Journal: Seybold Report on Desktop Publishing   vol.9, no.7   p.7-17
Publication Date: 6 March 1995 Country of Publication: USA
CODEN: SRDFED ISSN: 0889-9762
Language: English
Subfile: D

...Abstract: has grown to include a number of devices either specifically dedicated or adaptable to the **application** . Designed to scan business **cards** into a database, these products offer searching, sorting and other **features**   that broaden their market appeal. But the real determining factor when evaluating their worthiness is...

... CypherTech's CypherScan 2000 and CypherScan LE, Unmax's BizCard Reader, Corex Technologies' CardScan and **Electronic** Document Technology's BizCard Manager. Although some performed better than others, the quick typists may ...

19/3,K/25   (Item 13 from file: 2)
DIALOG(R)File   2:INSPEC

4877136   INSPEC Abstract Number: B9503-1265D-045, C9503-5320G-020
Title: High reprogramming speed 16-Mbit flash memory
Author(s): Furuno, T.; Totsuka, T.; Yamazaki, K.; Sakai, O.
Author Affiliation: Semicond. & Integrated Circuits Div., Hitachi Ltd., Japan
Journal: Hitachi Review   vol.43, no.5   p.221-4
Publication Date: Oct. 1994 Country of Publication: Japan
CODEN: HITAAQ ISSN: 0018-277X
Language: English
Subfile: B C

Abstract: Small **electronic** equipment such as notebook PCs, palm-top PCs and PDAs (personal digital assistants) are useful...

... these devices are becoming important information and data processing tools. In order to offer an **electronic** memory file such as memory cards and solid disks for these portable systems, a 16...

... of a 1-Mbit flash memory, is suitable for memory card design. The technology and **features**   of the 16-Mbit flash memory as well as its **application** to **memory**   **cards** are described.

19/3,K/26   (Item 14 from file: 2)
DIALOG(R)File   2:INSPEC

04377687   INSPEC Abstract Number: C9305-7140-098
 Title: **Advanced card technology for an open health record system**
  Author(s): Mohr, J.R.; McDaniel, J.G.; Lezotte, D.; Muller, H.A.
  Author Affiliation: Sch. of Health Inf. Sci., Victoria Univ., BC, Canada
  Conference Title: MEDINFO 92. Proceedings of the Seventh World Congress
on Medical Informatics   p.710-15 vol.1
  Editor(s): Degoulet, P.; Piemme, T.E.; Rienhoff, O.
  Publisher: North-Holland, Amsterdam, Netherlands
  Publication Date: 1992 Country of Publication: Netherlands   2 vol.
liv+1637 pp.
  ISBN: 0 444 89668 6
  Conference   Date: 6-10   Sept.   1992   Conference   Location: Geneva,
Switzerland
  Language: English
  Subfile: C

  Abstract: The   use   of   advanced   **card**   technology   for   health **card**
 applications   is   reviewed.   The   current   health **card**   **applications**   are
defined   as   closed   health   **card**   systems and attention is drawn to some
common   problems. An alternative approach, the **open**   health **card**   system,
is   proposed   and   its **features**   are reviewed. The paper asserts that this
approach,   based on a **network**   of computerized health record systems which
uses advanced card technology to index each patient's...

 19/3,K/27   (Item 15 from file: 2)
DIALOG(R)File   2:INSPEC

04090001   INSPEC Abstract Number: B9203-1265D-039, C9203-7120-014
 Title: **From telephone card to crypto card**
  Author(s): Hammerschmitt, J.; Krings, G.
  Author Affiliation: Siemens AG, Munich, Germany
  Journal: Telcom Report International   vol.14, no.4   p.54-6
  Publication Date: July-Aug. 1991 Country of Publication: West Germany
  CODEN: ITEREQ ISSN: 0344-4880
  Language: English
  Subfile: B C

  ...Abstract: crypto   controllers   are   available.   The latter is used to
encode   confidential   data and for generating **electronic**   signatures, e.g.
in   banks.   An   overview   is   given   of   current **card**   types, their **features**
 and **applications**   together with the corresponding chips.

 19/3,K/28   (Item 16 from file: 2)
DIALOG(R)File   2:INSPEC

03670999   INSPEC Abstract Number: B90051438, C90045994
 Title: **Data transmission over distance: services and networks as a game of
cards**
  Author(s): Baas, D.
  Author Affiliation: Bremen Univ., West Germany
  Journal: Funkschau   no.8   p.46, 48, 50, 55
  Publication Date: 6 April 1990 Country of Publication: West Germany
  CODEN: FUSHA2 ISSN: 0016-2841
  Language: German
  Subfile: B C

  Abstract: PC   owners   can   now   join various **networks**   by connecting or
inserting   different   circuit   cards   to-   or into their equipment. A stand
alone...

 ...Telex   and   Btx. A Fax-card will do for all Telefax services and an ISDN

card   opens all ISDN services like Teletex, Telefax, Btx and data file transfer. A comprehensive table sums up **features** of these three **cards** under **applications** and particular suitability, recommended interfaces, LAN connections, access to terminals, price range of card and...

19/3,K/29   (Item 17 from file: 2)
DIALOG(R)File   2:INSPEC

01699661   INSPEC Abstract Number: C81021489
 Title: Information retrieval
 Author(s): Norton, T.
 Report Title: Manual of documentation practices applicable to defence-aerospace scientific and technical information. Vol. III   p.1-42
  Issued by: AGARD, Neuilly sur Seine, France
  Publication Date: Oct. 1980 Country of Publication: France   iv+186 pp.
  Report Number: AGARD-AG-235-vol.III
  Language: English
  Subfile: C

 ...Abstract: systems are reviewed and shortcomings noted. The principles of postcoordinate indexing systems and examples of **feature** card and edge-punched **card** systems with suggested **applications** are described. Problems of vocabulary control are discussed and suggestions on thesaurus construction and presentation...

... of indexes (KWIC, KWOC and SLIC) is briefly described. The features of computerised 'dial up' **on** - **line** information systems are discussed: equipment, telecommunications, file organisation, search preparation and strategy, staff training, advantages...

19/3,K/30   (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00522589   99IK01-210
 Electronic-commerce server buyer's guide
 Delmonico, Dayna
 InternetWeek , January 18, 1999 , n748 p32-33, 2 Page(s)
 ISSN: 0746-8121

 Presents a buyers' guide to **electronic** -commerce servers. Features a table comparing 23 servers from 20 manufacturers on base price; user...

... support, SET support, payment routing, realtime processing, batch processing, multipayment systems support, API integration with **Web** applications, API integration with existing client/server **applications** , funds transfer support, **debit**   **accounts** support and rules-based transaction routing; and additional **features** . (wpr)

19/3,K/31   (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00472162   97WN09-012
 Bring Delphi power to your Web server apps: WebHub 1.0
 Heller, Martin
 Windows Magazine , September 1, 1997 , v8 n9 p152, 1 Page(s)
 ISSN: 060-1066
 Company Name: HREF Tools
 Product Name: WebHub 1.0

 ... a favorable review of WebHub 1.0 ($365 to $1,125, depending on

capacity), a **Web** programming tool from HREF Tools Corp. (707). Runs on IBM PC compatibles with Windows 95 or NT. Explains that WebHub is designed to simplify the writing of **Web** server applications and the use of an application broker, or Hub, that runs on the **Web** server. Notes that it is designed for Delphi programmers. Indicates that it offers some 30 component objects for building **Web** functionality and communication with the Hub into Delphi programs, as well as a macro language for tying WebHub server applications to HTML. **Features** components such as data grids and **credit -card** validation and directly supports **applications** running on multiple CPUs and machines. Concludes that WebHub is a powerful tool that can greatly accelerate **Web** -application development for experienced Delphi programmers. Includes one screen display and one product summary. (jo)

19/3,K/32   (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00432013   96WN08-013
  Utter bliss: apps that talk back -- Visual Voice Pro 3.0
  Powell, James E
  Windows Magazine , August 1, 1996 , v7 n8 p104, 1 Page(s)
  ISSN: 060-1066
  Company Name: Stylus Product Group of Artisoft, The
  Product Name: Visual Voice Pro

  ... Voice Pro helps you develop applications having sophisticated voice mail, outbound calling, interactive voice response, **electronic** mail, and fax-on-demand applications. Notes that this package includes 32-bit OLE controls for Visual Basic, C++, Access, PowerBuilder, or Delphi. **Features** include a test mode for simulating an **application** using a sound **card** instead of a telephony board, and says you can record voice files and combine them...

19/3,K/33   (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00372421   95PI01-030
  Fidelity On-line Xpress
  Carey, Theresa W
  PC Magazine , January 10, 1995 , v14 n1 p204, 1 Page(s)
  ISSN: 0888-8507
  Company Name: Fidelity Investments
  Product Name: Fidelity On-line Xpress

  Presents a mixed review of Fidelity **On -line** Xpress ($59), an **online** investment program from Fidelity Investments, Boston, MA (800). To use the program, users must first establish a Fidelity account. Setting the program up is somewhat difficult, as the access **network** 's phone number must be entered manually, the program offers no modem diagnostics, and the...

  ... information. It offers easy access to Fidelity mutual funds, but to trade in stocks, bonds, **options** , and non-Fidelity mutual funds users must **open** a Fidelity Ultra Service **Account** . For an additional monthly fee, users can access Telescan, which provides some portfolio analysis. (djd)

19/3,K/34   (Item 5 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00312884   93DC05-002
  Crossbar switch connects 22 FDDIs -- With 3.6-Gbit/s aggregate throughput, DEC's Gigaswitch has what it takes to link high-performance

nets
    Salamone, Salvatore
    Data Communications , May 1, 1993 , v22 n7 p41-42, 2 Page(s)
    ISSN: 0363-6399
    Company Name: Digital Equipment Corp.
    Product Name: Gigaswitch

    ...the throughput to link VAX minicomputers, high-speed LAN segments, or
up to 22 FDDI **networks** . The aggregate throughput is 3.6 Gbit/s and it can
establish up to 6...

    ...DEC indicates it is working on ATM adapter cards that will implement the
ATM User **Network** Interface defined by the ATM Forum, users can keep their
ATM **options**   **open** . However, the **ATM** interface **cards** are not yet
available. Includes a product summary and a diagram of the crossbar traffic
...

    19/3,K/35   (Item 6 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00297213   92IW12-141
    MicroAccess Ethernet card promises greater speed
    Wilson, Jayne
    InfoWorld , December 14, 1992 , v14 n50 p51, 1 Page(s)
    ISSN: 0199-6649
    Company Name: MicroAccess
    Product Name: OptiLAN Fast Ethernet Card

    ...Card ($699 for 16-bit ISA; $1,595 for 32-bit EISA), a PC interface
 card for graphical **applications** such as imaging, desktop publishing,
and CAD/CAM. **Features**   100-mbps throughputs over shielded or unshielded
twisted-pair Ethernet. Says that it supports 100...

    ...s EISA or ISA slot and could be used as a file server on the **network** .
(jb)

    19/3,K/36   (Item 7 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00268085   92PK02-130
    Network firms unveil medley of LAN products
    Krohn, Nico
    PC WEEK , February 10, 1992 , v9 n6 p55-56, 2 Page(s)
    ISSN: 0740-1604

    Presents an overview of **network** software products to be featured at
NetWorld 92 in Boston. Applications to be spotlighted encompass
 internetwork   data transmission, **network** -management and workgroup
 applications   as well as **network** interface **cards** . **Features** product
announcements as well as introductions from PC DOS, VisiSoft, Magee
Enterprises, Lancast Cassette Technology...

Search report

File   15:ABI/Inform(R) 1971-2001/Sep 19
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        (c) 2001 The Gale Group
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        (c) 1999 PR Newswire Association Inc
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        (c) 1999 The Gale Group
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        (c) 2001 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2001/Sep 11
        (c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Sep 19
        (c) 2001 The Dialog Corp.

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S1   11176117   APPLY? OR APPLIE? ? OR APPLIED OR APPLICANT? OR APPLICATIO-
            N? OR REQUEST? OR REQUISITION? OR OPEN? ?
S2   184819   S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3   46792   S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-
            ELECOMMUNICATION? OR FINANCIAL OR BANK OR TELEPHONE OR PHONE -
            OR SHARE? OR HYBRID)
S4   35270   S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
            OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
            OR BROKER?)
S5   3924   S1(5N)(CASH OR INTEGRATED()CIRCUIT OR INTELLIGENT OR MICRO-
            PROCESS? OR MONEY OR IC OR ICC OR MAGNETIC OR ATM OR CHIP OR -
            EFT? ? OR UNIVERSAL OR TRANSACTION?)(1W)CARD? ?
S6   228869   S1(5N)(CASHCARD? OR SMARTCARD? OR CHIPCARD? OR (TELLER OR -
            FUNDS OR MEMORY OR MAGNETIC()CARD? ?))
S7   6161068   FEATURE? ? OR OPTION? ?
S8   347760   S7(3N)(SELECT? OR CHOOS? OR CHOS?? OR PICK??? OR SPECIF? OR
            DESIGNAT? OR MAKE? ? OR DEFIN? OR PREFER? OR CHOICE?)
S9   56800   S2(S)(NETWORK? OR INTERNET? OR EXTRANET? OR INTRANET? OR N-
            ET OR WWW OR WEB OR ELECTRONIC OR WEBSITE? OR HOMEPAGE? OR HO-
            ME()PAGE? OR ELECTRONIC OR WEBSITE? OR ON()LINE OR ONLINE)
S10   52357   CASH?(2N)(CHECK? OR CHEQUE)
S11   821   (S3 OR S4 OR S5)(2N)(S7 OR S8)

1

```
S12       40    (S3 OR S4)(2N)S8
S13      458    (S3 OR S5)(2N)S7
S14       40    S12
S15       21    RD (unique items)
S16       16    S15 AND PY=<1999
```

16/3,K/1   (Item 1 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

02036849 45984124
Deterring check fraud: The model positive pay services agreement and commentary
Anonymous
Business Lawyer v54n2 PP: 637-684 Feb 1999
ISSN: 0007-6899 JRNL CODE: BLW
WORD COUNT: 21620

...TEXT: by the Customer for each Authorized Account.

2.3A Return Default. Where the Customer has **selected** the return default
 option   to **apply** to an Authorized **Account** , the **Bank** shall return to
the depositary bank any Exception Check drawn on that Account, unless the
...

...the Bank to pay as provided above.

2.3B Pay Default. Where the Customer has **selected** the pay default **option**
 to **apply**   to an Authorized **Account** , the **Bank** may finally pay and
charge to the Authorized Account any Exception Check provided that the...

16/3,K/2   (Item 2 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01510218 01-61206
Interactive bandwagon
Harler, Curt; Stewart, Alan
Communications International v24n9 PP: 61-64 Sep 1997
ISSN: 0305-2109 JRNL CODE: COI
WORD COUNT: 2191

...TEXT: s home page. Users can obtain information on new products or
services, add or remove **calling features , make   account** inquiries
and pay bills. The **application** interfaces directly with NBTel's customer
systems, so all transactions are completed immediately

"This is...

16/3,K/3   (Item 3 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00718028 93-67249
Kiosks in a freeze frame
Daly, James J
Credit Card Management v6n1 PP: 42-45 Apr 1993
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 1523

...TEXT: selections, and offers the choice of communication in either
English or Spanish.

If the customer **chooses** the instant-**credit** **option** to **open** a new
account , the machine instructs her to enter a third-party card into the
reader. The machine...

16/3,K/4 **(Item 1 from file: 9)**
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01754956 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Shopping Around For The Right Credit Card
(BFC launches GetSmart; new service allows consumers to use Internet or 800
number to tap into database of credit card offering from top 100 issuers)

Bank Technology News, v 10, n 2, p 15+
February 1997
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 281

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...from the top 100 credit issuers. The GetSmart system allows a consumer
to compare these **features** , then **select** and **apply** for the **credit**
card that best fits the needs of his or her lifestyle. The company is not
affiliated...

16/3,K/5 **(Item 2 from file: 9)**
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01477466 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Watch your electronic wallets
(Electronic payment systems are becoming more popular, but electronic
wallet market still take 5-10 years to fulfill potential)
Electronic Engineering Times, p 55
April 29, 1996
DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 325

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...at a minimum, it must have a processor, a display and an interface for a
smart **card** . All other **features** are typically **application** -specific
.

In its simplest form, the electronic wallet enables the cardholder to
verify that the correct...

16/3,K/6 **(Item 1 from file: 810)**
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0667875 BW1247

ADTRAN INC 2: ADTRAN Launches The ESP Line of T1, DDS and Frame Relay Networking Products Supporting Interchangeable Application Cards and Embedded SNMP

January 31, 1997

Byline: Business Editors

...with products that can
be monitored from one central location--and have the ability to
 share   application   - specific   option   cards
across platforms--will be of
significant value to network managers looking to optimize performance
and...

 16/3,K/7   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03440188   Supplier Number: 47088186 (USE FORMAT 7 FOR FULLTEXT)
Interactive Beat Flaws Pervade Bank Web Sites
Bank Technology News, pN/A
Feb 1, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1011

...   from the top 100 credit issuers. The GetSmart system allows a
consumer to compare these **features** , then **select** and **apply** for the
credit card that best fits the needs of his or her lifestyle. The
company is not affiliated...
 19970201

 16/3,K/8   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03440186   Supplier Number: 47088184 (USE FORMAT 7 FOR FULLTEXT)
Interactive Beat: Shopping Around For The Right Credit Card
Bank Technology News, pN/A
Feb 1, 1997
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 287

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...from the top 100 credit issuers. The GetSmart system allows a consumer
to compare these **features** , then **select** and **apply** for the **credit**
card that best fits the needs of his or her lifestyle. The company is not
affiliated...
 19970201

 16/3,K/9   (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01366484   Supplier Number: 46291036   (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

...   prospecting and territory management, direct marketing, market
analysis, directory assistance cost avoidance, personnel recruiting and
credit   card collections **applications** .

    Key **Features** of **Select Phone** for Networks include:
    -- Saving thousands of dollars on directory assistance annually
    -- Ability to export an...
  19960408

 16/3,K/10   (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01005826   Supplier Number: 39557454   (USE FORMAT 7 FOR FULLTEXT)
SUNBURST SOFTWARE AVAILABLE TO PERKIN-ELMER USERS
PR Newswire, pN/A
July 8, 1985
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 300

...   meet the
    financial needs of small-to-medium-sized businesses.
    Modular in design, Sunburst Software **features** an extensive
selection
    of **financial applications** including **accounts** payable, **accounts**
    receivable, general ledger, inventory control, job costing and point
    of sale. A professional management module...
  19850708

 16/3,K/11   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

05702544   Supplier Number: 50153049
Web credit-card firm loads up for online charge.
Calvey, Mark
San Francisco Business Times, p3
July 3, 1998
Language: English   Record Type: Abstract
Article Type: Article
Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:
...round of venture financing to continue providing Visa cards online. The
company enables people to **apply** , secure approval, **choose   credit -card**
 features and get statements over the Internet. Since late 1997, when
NextCard was established, the company...
  19980703

16/3,K/12   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

02790729   Supplier Number: 43745615   (USE FORMAT 7 FOR FULLTEXT)
Kiosks In a Freeze Frame
Credit Card Management, p42
April, 1993
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1545

...   selections, and offers the choice of communication in either
English or Spanish.
    If the customer **chooses** the instant-**credit**   **option** to **open** a
new **account** , the machine instructs her to enter a third-party card into
the reader. The machine...
19930401

16/3,K/13   (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

01780751
Penney's Videotex Unit Enlists Chicago Bank
American Banker   September 23, 1987   p. 8,14
ISSN: 0002-7561

Publication Year: **1987**

    ... servicecalled 'It's About Money', which will allow subscribers to
view a variety of investment **options** and services, **request**   **specific**
 information and **open** new **accounts** by touch-tone **telephone** . Telaction
is a subsidiary of JC Penney and is testing its service over cable TV...

16/3,K/14   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08633455   SUPPLIER NUMBER: 18238335   (USE FORMAT 7 OR 9 FOR FULL TEXT)
'Distance health care' is latest medicine. (telemedicine and health
 information networks)(Emerging Markets: Annual Report) (Technology
 Information)
Ryan, Margaret
Electronic Engineering Times, n899, p55(2)
April 29, 1996
ISSN: 0192-1541   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1911   LINE COUNT: 00161

...   at a minimum, it must have a processor, a display and an interface
for a **smart**   **card** . All other **features** are typically **application** -
specific .
    In its simplest form, the electronic wallet enables the cardholder to
verify that the correct...

19960429

16/3,K/15   **(Item 2 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

05182922   SUPPLIER NUMBER: 10785452   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Product managers: finding the right fit. (banks and banking) (includes
related article on marketing by Society Bank)**
Franzoni, Lauryn
Bank Marketing, v23, n5, p28(4)

```
?show files;ds
File  15:ABI/Inform(R) 1971-2001/Sep 12
          (c) 2001 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2001/Sep 11
          (c) 2001 Resp. DB Svcs.
File 623:Business Week 1985-2001/Sep W1
          (c) 2001 The McGraw-Hill Companies Inc
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2001/Sep 11
          (c) 2001 The Gale Group
File 624:McGraw-Hill Publications 1985-2001/Sep 12
          (c) 2001 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2001/Sep 12
          (c) 2001 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2001/Sep 12
          (c) 2001 The Gale Group
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
File  16:Gale Group PROMT(R) 1990-2001/Sep 12
          (c) 2001 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2001/Sep 12
          (c)2001 The Gale Group
File  20:World Reporter 1997-2001/Sep 13
          (c) 2001 The Dialog Corporation
File 634:San Jose Mercury  Jun 1985-2001/Sep 06
          (c) 2001 San Jose Mercury News
File 625:American Banker Publications 1981-2001/Sep 11
          (c) 2001 American Banker
File 268:Banking Info Source 1981-2001/Sep W1
          (c) 2001 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2001/Sep 11
          (c) 2001 Bond Buyer
File 267:Finance & Banking Newsletters 2001/Sep 12
          (c) 2001 The Dialog Corp.


Set     Items    Description
S1    11027125   APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? -
                 OR REQUEST? OR REQUISITION? OR OPEN? ?
S2     181925    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3      44612    S2(5N)(CREDIT OR DEBIT OR CHARGE OR INSURANCE OR TELECOMMU-
                 NICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR SHARE?)
S4      32266    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                 OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET? OR BROKER-
                 ?)
S5    15752079   FEATURE? OR ENHANC? OR ADDIT?  OR REFIN? OR ELABORAT? OR O-
                 PTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S6       6092    S2(2N)S5
S7       5529    S2(2N)(S3 OR S4)(2N)S5
S8       2186    S7(2N)(INTERNET? OR NETWORK? OR WWW OR WEB OR ELECTRONIC)
S9        712    S8(2N)(SELECT? OR CHOOS? OR PICK? OR OPTION? OR ATTRIBUT? -
                 OR MODIFI)
S10       364    S9(2N)(SELECT? OR CHOOS?)
S11      2378    S2(2N)S3(2N)S5
S12       532    S11(2N)(INTERNET? OR NETWORK? OR ELECTRONIC?)
S13        80    S12 (2N)(SELECT?)
S14        48    RD (unique items)
S15        62    S13 AND PY=<1999
```

01985862 49733067
Credit scoring and loan scoring as tools for improved management of federal credit programs
Stanton, Thomas H
Financier v6n2/3 PP: 24-41 Summer 1999
ISSN: 1073-7340 JRNL CODE: FNR
WORD COUNT: 13420

...TEXT: applications in consumer lending. Starting already in the 1960s, finance companies, followed by retailers and **credit card** companies, began to **apply** scoring-based systems to assess potential customers and evaluate credit applicants. Data management firms began...

... lenders expand the use of the scorecards, Fair, Isaac and users respond to feedback and **refine** the scorecards to improve the correlation between score and actual credit performance.

Lenders applied such...

...types of data are required, including information about loan origination and continuing loan performance, borrower **characteristics** , and the financial outcome, i.e., whether the loan prepays, becomes delinquent, defaults, or pays...defaults) then it becomes the champion. The result is a continuous process of testing and **refinement** to move towards ever more valuable credit management techniques.

Controlled experiments can be valuable both...

... percent of mortgage originations. In 1998, declining mortgage interest rates caused a record number of **refinancings** in the mortgage market; automated underwriting systems permitted lenders to keep up with demand and ...on the basis of easily accessible information. The new technologies will serve these borrowers through **electronic** loan transactions that approve and close loans almost instantaneously and at lower cost than ever...

...based systems. These borrowers are likely to find that they receive very limited terms on **credit card applications** . Their mortgage **applications** are likely to fall within the category of applications that fail to receive an automatic...

01965079 46968242
Cards in cyberspace
Judd, Elizabeth
Banking Strategies v75n6 PP: 140-146 Nov/Dec 1999
ISSN: 1091-6385 JRNL CODE: BAD
WORD COUNT: 2511

...TEXT: for 2.9% introductory teaser rates through the mail?"

A much-publicized study confirms that **credit card applicants** on the Internet come with some serious baggage. J. D. Power and Associates found that...

... of the medium, anyone from teenagers to scam artists @an don an assumed identity and **apply** for a **credit card** on the Net. Issuers agree that fraud is a serious problem, but insist it's...

... inviting a third party into the transaction means losing some control over customer data. In **addition** , the lines between aggregator and card issuer can become uncomfortably blurred. Although aggregators assure their ...

... CardWeb.com because its products weren't priced aggressively enough to compete with other offerings **featured** on the site.

Issuers peddling credit cards on the Internet, then, need a gimmick to...

... has upwards of 30,000 different offers, each with its own unique combination of rates, **credit** limits, rewards and **card** designs. Customers who **apply** on NextCard's Web site begin by entering application information, which the company immediately processes...

15/3,K/3   (Item 3 from file: 15)

...TEXT: they first appear.

As transactions become more complex, the Web site links with legacy processing **applications** (such as mortgages or **share accounts** and their supporting databases) to add informational value to the customer. Web-server level processing...

... are new and their manipulation possibilities unknown. Once a Web site connects to the internal **network** to bring application information forward, the potential exists for a hacker to destroy or manipulate...

...the easier it is to break in.

(Chart Omitted)
Captioned as: Figure II

Protecting the **network** and server The Web's **network** communications language originated in the academic and research communities, which wanted to share information. Security files, the common solution is to keep the Web server off the **network** , as a sacrificial lamb. Once transactions flow, this no longer is possible, so a protective combination of hardware and softwarea firewall-is needed.

Firewall **options** range from the simple to the complex with corresponding price tags; there is no best...

...the host will tolerate.

Forethought is the best investment a credit union can make when **selecting** a firewall solution. Potentially expensive, firewalls are an emerging technology and are both complex and...

... causes the stagnation in moving to Stage 3 Web sites and the slow acceptance of **electronic** commerce.

If you handle transactions with sensitive information on the Web, the design should includeat...

...resident password and member information files from hackers.

Often companies accept sensitive data such as **credit** **card** numbers over

the **open** Web or store the accepted information on servers with little
protection. But when that information...

15/3,K/4 **(Item 4 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01533747 01-84735
**Melting the plastic theories: Advocating the common law of fraud in credit
card non-dischargeability actions under 11 U.S.C. sec. 523(a)(2)(A)**
Bruens, Craig A
Vanderbilt Law Review v50n5 PP: 1257-1296 Oct 1997
ISSN: 0042-2533 JRNL CODE: AVLR
WORD COUNT: 18560

...TEXT: analyzing credit card debt under the fraud exception.8 Some courts
have recently discarded these **credit** card theories and have applied the
common law of fraud to determine the dischargeability of...the common law
of fraud to resolve problems resulting from the application of the credit
 card theories to section 523(a)(2)(A) claims. Applying the common law of
fraud correctly...

... By requiring issuers to prove a debtor's subjective fraudulent intent,
the fraud exception, as **applied** to **credit** **card** debt, will focus on
denying discharge to dishonest debtors without opening the door for debtors
...re Grayson, 199 B.R. 397 (Bankr. W.D. Mo. 1996) (same).

90. The rote **application** of these factors by **credit** **card** -issuers
expecting exception without inquiry into a debtor's actual intent is
exemplified in ·In... current obligations); In re Akdogan, 204 B.R. at 92
(noting that creditor issued the **credit** **card** without **requesting**
debtor's "expenses, assets, nature of employment or business, health, home
ownership, credit references or...

15/3,K/5 **(Item 5 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)
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01528546 01-79534
A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
Texas Banking v86n10 PP: 1, 23+ Oct 1997
ISSN: 0885-6907 JRNL CODE: TXB
WORD COUNT: 4176

...TEXT: sec 226.16(g), which allows for delayed disclosures under certain
circumstancest. If you offer **open** -end **credit** **card** products, you must
review sec 226.5a(e) and make sure these disclosure requirements are...

... understandable, in writing, and in a form the consumer may keep," you
should not allow **electronic** fund transfers until the traditional written
disclosures are made.

A schedule to receive e-mail...

...receive traditional "snail mail."

Regulation CC/Expedited Funds Availability Act
Here again, we find that **electronic** disclosures may supplement
traditional hard copies, but "all of the disclosures must be given in...

...13(g) commentary states: "A depository bank satisfies the written notice
requirement by sending an **electronic** notice that displays the text and is
in a form that the customer may keep...

... under the new Fair Credit Reporting Act, they should be able to opt in
for **electronic** contacts.

HUD Regulation X/ Real Estate Settlement Procedures Act

For disclosure purposes under RESPA and...

... and not an application for a federally related mortgage loan under this
part. The subsequent **addition** of an identified property to the submission
converts the submission to an application for a...in a conservative mode,
this guidance suggests that delivery by hand or "snail mail," in **addition**
 to **electronically** , would be prudent.

Regulations D and Q
These two old rules are the radar traps...

...get caught in these familiar old traps.

Regulation DD/ Truth in Savings Act

If your **bank**   allows customers to **open** deposit **accounts** on the Net,
sec 230.4(a)(1) specifies 10 business days to mail or...

  15/3,K/6   (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

01502871 01-53859
A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
ABA Bank Compliance v18n7 PP: 6-12 Jul/Aug 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 5013

...TEXT: delayed disclosures under certain circumstances, which should
apply to the Net. If you are offering **open** -end **credit**   **card** products,
you   must   review sec226.5a(e) and make sure that these disclosure
requirements are...

... understandable, in writing, and in a form the consumer may keep," you
should not allow **electronic** fund transfers until the traditional written
disclosures are made.

A schedule to receive e-mail...

...when you received them.

Regulation CC/Expedited Funds Availability Act
Here   again,   we   find that **electronic** disclosures may supplement
traditional hard copies, but "All of the disclosures must be given in...

...13(g) commentary states, "A depositary bank satisfies the written notice
requirement by sending an **electronic** notice that displays the text and is
in a form that the customer may keep...

... under the new Fair Credit Reporting Act, they should be able to opt in
for **electronic**   contacts. For example, your customer who mails in a
deposit from abroad could get immediate...

... and not an application for a federally related mortgage loan under this
part. The subsequent **addition** of an identified property to the submission
converts the submission to an application for a...

... in a conservative mode, this guidance suggests that delivery by hand or
"snail mail" in **addition** to **electronically** , would be prudent.

Regulations D and Q

These two old rules are the radar traps Savings Act
If your **bank** allows customers to **open** deposit **accounts** on the Net,
sec230.4(a)(1) specifies 10 business days to mail or deliver...

15/3,K/7 **(Item 7 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

01332184 99-81580
Taking those first few steps
Cerne, Frank
Credit Card Management v9n8 PP: 94-104 Nov 1996
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 3095

...TEXT: prompted technology vendors to develop software that allows
consumers to send, and merchants to receive, **credit** **card** information
over the **open** Internet that is encrypted or protected by passwords. The
current technology has succeeded in limiting...via SET."

The significance of SET is that it will allow for the introduction of
additional security. The software consumers and merchants use today
employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates,
electronic commerce is expanding rapidly, in part due to card...a bridge
from the credit card world to the Internet, and that bridge is the
electronic wallet," says Richard K. Crone, vice president, **electronic**
check, for CyberCash. "The wallet provides the ability to transfer value
from the credit card...

...come from banks, not card associations or software providers."

But some observers question how popular **electronic** cash products will be
with consumers. "Banks should focus on credit cards because the payments...

... payment products that do not encrypt credit card information but use
other methods for securing **Internet** payments. San Diego-based First
Virtual Holdings Inc. has designed a credit card payment system in which a
cardholder receives an eight-**character** so-called VirtualPIN that is tied
to personal information submitted during the **application** process,
including a **credit** **card** number. The cost is $2 per year.

"Our concept supports our belief that credit card...

15/3,K/8 **(Item 8 from file: 15)**
DIALOG(R)File 15:ABI/Inform(R)

01183090 98-32485
Digital imaging: A new role for data processing companies
Cellura, Alan
Credit World v84n3 PP: 22-23 Jan/Feb 1996
ISSN: 0011-1074 JRNL CODE: CW
WORD COUNT: 791

...TEXT: it all can happen under one roof, speeding the process and
controlling quality.

In the **credit** **card** industry, hard copy **applications** must be stored
for seven years. Microfilm is an excellent storage medium. It saves space

... platters or on CD-ROM discs. One 12-inch optical platter can store 100,000 **credit card applications** . The scanner compresses the images into TIFF files "on the fly" (real time), making it...

... document can be imaged and put in an electronic folder. An electronic copy of the **credit card** , the **credit card application** and the note--or any other document a customer might have that relates to his...

15/3,K/9   (Item 9 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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01179414 98-28809
First Interstate pushes envelope of Web banking
Weisul, Kimberly
Investment Dealers Digest v62n11   PP: 14-15 Mar 11, 1996
ISSN: 0021-0080 JRNL CODE: IDD
WORD COUNT: 771

...TEXT: Bank have paved the way.)

For instance, Kahn says that First Interstate is the only **bank** to offer small business loan **applications** and **account** balances over the Web, and the only bank to allow customers Web-based access to...

... that customers navigate its site by first clicking on a mirror, labeled "you." Users then **select** their financial profile on the basis of intentionally nebulous categories, such as "starving student," (represented ...

... s feet). The indecisive can choose "I defy description." First Interstate then provides hotlinks to **selected** portions of the site, such as basic checking for the student, international banking for the globe-trotter, and a variety of personal investment **options** for parents.

Although First Interstate's new site was only launched March 4, the bank's customers are responding enthusiastically to the changes, according to Vince Hruska, vp of **electronic** commerce products for First Interstate. Traffic through the site increased tenfold in the first day...

...the launch, and Hruska said customers seem comfortable with the security procedures implemented by the **bank** , since they are submitting checking **account** and loan **applications** through the site.

First Interstate uses security provided by Netscape, as well as additional hardware...

15/3,K/10   (Item 10 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00965951 96-15344
Hybrid modeling for site selection
Robins, Gary
Stores v77n1 PP: 88-92 Jan 1995
ISSN: 0039-1867 JRNL CODE: STR
WORD COUNT: 1170

...TEXT: brain works to come up with approximate solutions to problems, have proved valuable in some **applications** , such as detecting **credit card** fraud, but not in others. Moreover, they sometimes find patterns that are not really there...

... Orr points out, if the model can help the company make the right decision an **additional** 5 percent of the time -- when each unit represents an investment of $1 million and...

... than provide sales forecasts and confidence levels. It predicts sales based not only on local **characteristics** , but also on the configuration of a ... NationsBank, to select those most receptive to a direct mail solicitation; an ATM site selection **application** for Norwest **Card** Services; and a **debit** -card fraud-detection **application** for First Union **Bank** .

Neuristics says it also has worked with Sears' direct response unit to test a direct...

15/3,K/11   (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00846339 94-95731
Product file
Talmor, Sharona
Banker v144n817 PP: 78-79 Mar 1994
ISSN: 0005-5395 JRNL CODE: BKR
WORD COUNT: 1232

...TEXT: format on a screen or entered into a computer for processing.

The potential for the **application** of DataStrip to **credit** **cards** , where fraud in the UK is estimated to cost about L600 million, is high. The...

...Another might be the complex security element.

* American-based software company Applix has introduced an **addition** to its Applixware suite of products, Applix real time. It is a graphical real time...

... 2000, Teknekron, Micrognosis and Market Vision can be fed into Applix spreadsheets for portfolio analysis, **options** pricing, index arbitrage or exchange rate monitoring. An application programming interface, which will enable customers...

...began in September 1992.

MarketSheet for Windows supports more than 50 data feeds and several **features** that will **enhance** its capabilities over earlier editions of MarketSheet. It will give developers increased scripting and customise per country. The company also plans to provide **additional** products and services for its small and medium-sized businesses. These include facilities to enable...

... de France) and Portugal (Banco de Comercio e Industria) are linked through IBOS on a **network** of 2,600 branches. The company has signed letters of intent with six banks; three...

...Japanese banks, to join IBOS.

The fact that the service was only open to one **bank** per country encouraged customers to **open** **accounts** with the banks. The Royal **Bank** of Scotland increased its customer base by 20%--of which 80% was directly attributed to...

15/3,K/12   (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00777144 94-26536
Time is central
Nicholls, J A F; Roslow, Sydney; Tsalikis, John
International Journal of Bank Marketing v11n5 PP: 12-18 1993
ISSN: 0265-2323 JRNL CODE: IJB
WORD COUNT: 4057

...TEXT: influence.

A telephone survey of bank customers was administered shortly after they
had visited the **bank** , either to apply for an ATM card, redeem a
certificate of deposit **account** , **apply** for a loan, **open** a new **bank
 account** , or **open** /close a safe deposit box. A certificate of deposit is
a bank account that is...satisfaction with banking services.

METHOD

The sample data were collected in a telephone survey of **bank** customers
for five services:

* **application** for an ATM **card** (n=170);
* redemption of a CD account (n=235);

* application for a loan (n=222...

 15/3,K/13   (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00682929 93-32150
Not just X.25 anymore
Briere, Daniel; Finn, Christopher
Network World v10n12 PP: 35-41+ Mar 22, 1993
ISSN: 0887-7661 JRNL CODE: NWW
WORD COUNT: 4314

...TEXT: make 800 call setup times longer, 950 access looks even better,
especially for time-critical **applications** such as high-volume **credit
 card** validation.

In fact, Visa USA, Inc. uses CompuServe's 950 access to link point-of-sale
terminals to its VisaNet credit authorization **network** .

ACCESS SPEEDS

Access methods are the first step in evaluating whether a particular
provider will...

...availability of the appropriate access speeds.
VANs offer both terminal and host interfaces to their **networks** . Terminal
interfaces are almost always dial-up, wheras host interfaces are usually
dedicated. VANs also...

... bit/sec, 19.2K bit/sec, 56K bit/sec and higher via Integrated Services
Digital **Network** .

The most common type of dial-up access is 2,400 bit/sec through
asynchronous...

... second quarter, while BT has announced plans to support that speed
starting in September.

In **addition** , BT has said it will support 28.8K bit/sec when it becomes
standardized. Other...

... transport data between user-owned terminals and hosts is just the first

piece of the **selection** puzzle. Today, the ability to access a VAN's host in order to obtain application...

...and other messaging based on the X.400 standard. These senices typically include software and **network** interconnection, and are important internationally. BT and Sprint are high-end IVANs, where X.400...

...Sprint's EDI services, too.

* Transaction processing is a form of database access. A typical **application** is **credit card** validation in which POS terminals pass a credit card number and a purchase amount to...

   15/3,K/14   (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00602823 92-17926
Protecting Your Image: The Auditor's Role vis a vis Image Processing Systems
Nehmzow, Claus J.
Journal of Bank Accounting & Auditing v5n2 PP: 20-21, 31 Winter 1992
ISSN: 0895-853X JRNL CODE: JBK
WORD COUNT: 1268

...TEXT: a "case worker" who handles all aspects of a "case," e.g., a mortgage or **credit card application** or a customer complaint. This means that professionals, supported by imaging and workflow systems, need ...

... data processing environments, such as restricted physical access to the system and passwords. However, some **additional** controls are necessary due to some unique **features** of the technology. For example, the use of programs that would allow employees to edit...

...quality of electronic images.

A further potential control weakness is the increasing use of optical **character** recognition (OCR) which attempts to automate the translation of a picture into data that can...

... auditor's work queue, with all the necessary documents electronically "attached."

A further imaging system **feature** useful for the auditor is the comprehensive audit trail, covering all documents, not only data...

...compare results and mark exceptions. Since auditors are highly qualified (and highly paid) individuals, this **additional** cross processing would allow them to use their time more productively and to distribute work... imaging systems. These systems automate and replace current manual folder processing; for example, loan and **credit card applications** , mortgage **applications** , IRA/Keough processing, and customer service.

   15/3,K/15   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01670930 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Taking Those First Few Steps
(Sales via the Internet should reach $6.6 bil in 2000 vs $1.1 bil in 1997 and $518 mil in 1996)
Credit Card Management, v 9, n 8, p 94+
November 1996
DOCUMENT TYPE: Journal ISSN: 0896-9329 (United States)

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...prompted technology vendors to develop software that allows consumers to
send, and merchants to receive, **credit card** information over the **open**
Internet that is encrypted or protected by passwords. The current
technology has succeeded in limiting...via SET."

The significance of SET is that it will allow for the introduction of
additional security. The software consumers and merchants use today
employs Secure Sockets Layer encryption protocol. SET...
...through the association or go directly to a certificate vendor.

But even without the security **features** of SET and digital certificates,
electronic commerce is expanding rapidly, in part due to card...a bridge
from the credit card world to the Internet, and that bridge is the
electronic wallet," says Richard K. Crone, vice president, **electronic**
check, for CyberCash. "The wallet provides the ability to transfer value
from the credit card...

...come from banks, not card associations or software providers."

But some observers question how popular **electronic** cash products will be
with consumers. "Banks should focus on credit cards because the payments
...

...payment products that do not encrypt credit card information but use
other methods for securing **Internet** payments. San Diego-based First
Virtual Holdings Inc. has designed a credit card payment system in which a
cardholder receives an eight-**character** so-called VirtualPIN that is tied
to personal information submitted during the **application** process,
including a **credit card** number. The cost is $2 per year.
"Our concept supports our belief that credit card...

 15/3,K/16   **(Item 1 from file: 810)**
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0537176   BW1124

OPEN DEVELOPMENT: Open Development introduces next-generation prepaid
    **calling card system supporting more than 100 million accounts; Open
    client/server-based prepaid calling card system brings customized
    service capabilities to RBOCS and interexchange carriers**

November 27, 1995

Byline: Business/Technology Editors

    ...phone cards to represent a $1 billion
market by the end of 1996.
    "We use **Open** Development's openMEDIA Prepaid **phone card** system
for our standard retail offering as well as our NFL "Let's Talk
Football...

...special
promotions and generate hundreds of thousands of cards in a matter of
minutes. In **addition** , it provides the **options** necessary to support
one or more resellers. Each reseller, in turn, can set up a...
...application to be fully integrated
on openMEDIA, Open Development's robust, open client/server-based
 Enhanced Services Platform (ESP). openMEDIA is a core foundation
from which all applications can run and...

...a Summa Four or Excel Switch, Dialogic-based
voice response units and a voice recognition **option** .
     The use of the Oracle 7 Relational Database Management System
(RDBMS) and the Oracle Parallel Server **option** ensures database
integrity and system scaleability. The platform also offers an
integrated client/server database...

...telecommunications companies worldwide. The company is
recognized as an industry leader in highly available, large
 network -based **enhanced** service platforms and prepaid **phone** **card**
systems. Founded in 1992, **Open** Development is committed to providing
its customers with high performance, full-featured telecommunications
services for...

15/3,K/17   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02095849   SUPPLIER NUMBER: 19631287   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hot new PBXs.(Buyers Guide)
Teleconnect, v15, n7, p66(12)
July, 1997
DOCUMENT TYPE: Buyers Guide   ISSN: 0740-9354   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3187   LINE COUNT: 00252

...   1 lines. It's a flexible switch that can work as a PBX or an
enhanced services platform, providing debit **card** and other **applications**
. Harris debuted their new Information Exchange Platform (IXP) at CT Expo
'97. It combines the...to 72 universal ports. The new NEAX 2000 IVS/RP
remote network platform provides NEAX **features** to telecommuters and
remote svvitch users. Both are priced between $180 and $500, depending on
...

...digital key system or other switch (PBX/key/ Centrex). Companion phones
provide many of the **features** you get on Nortel desktop phones and the
LCDs show some neat info, like Caller ID name/number, in **addition** to
indicating when messages have been left in voicemail.
     REDCOM
     MSU MAX STATIONS: 1,200...

...000.
     Siemens' new Optiset phones for the Hicom switch have add-on modules
that provide **additional** **features** for the sets. One module turns the
sets into ISDN phones; another lets you hang...

...Coral can be set up like a key system, PBX, or front-end Centrex. An
optional ACD is available, along with a hotel/motel package. Coral is
fully digital with a...

...Version 5 software lets you link the switch to your LAN for CTI and
other **applications** , like **credit** and **debit** **card** authorization.
Version 5 includes advanced database link, letting you build IVR apps off
the switch...

19970700

15/3,K/18   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02075152   SUPPLIER NUMBER: 19500442   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Turn your PC into a charge card processing center. (Go Software's PC-Charge
 for Windows, PC-Charge Interface Kit ActiveX and PC-Charge Web Interface

Kit data acquisition software) (includes related article on PC-Charge and security) (Software Review)(Evaluation)
Crow, Terrance A.
Databased Web Advisor, v15, n6, p56(3)
June, 1997
DOCUMENT TYPE: Evaluation   ISSN: 1090-6436   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1717   LINE COUNT: 00139

...   are some of the mainstays of doing business, whether the customer is handing you a **credit   card** in person or **requesting** goods or services across the Internet.
         Another mainstay of business is reconciliation of receipts and...

...can enter the customer's credit card number (manually from the keyboard or with an **optional** card reader connected to your PC), enter other relevant information, such as the amount of...
...PCCW can integrate with an existing point-of-sale (POS) system by capturing and processing **charge   card** authorization **requests** . PCCW works in standalone mode, or with the purchase of the multi-user version, in...

...the family, PC-Charge Interface Kit ActiveX Version, actually ships with a .VBX control in **addition** to the ActiveX control. The .VBX version supports development products that support .VBX 1.0...

...this is a real plus for developers who can test their work before cutting an **application** loose with live **credit   card** data. Clicking on the Process button submits the authorization request to the Financial Services Network...

19970600

15/3,K/19   (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02007831   SUPPLIER NUMBER: 18874623   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domino's knocking down competition; customers, help yourselves. (Financial Card Services uses Lotus' Domino Web Server for workflow application) (Company Operations)
Weston, Rusty
PC Week, v13, n46, p67(2)
Nov 18, 1996
ISSN: 0740-1604   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 768   LINE COUNT: 00063

     That's the bright idea illuminating Bill Sheley's Web-based workflow **application** , which gives **Financial   Card** Services Corp.'s customers an instant status check on a variety of "back office" banking...

...now completed in less than 4 hours.
     Sheley believes the Web-based application, which prominently **features** Lotus Development Corp.'s Domino Web Server, will produce a strong return on investment for...

...scripting tools. "I think that's the main benefit," says Russ Hill, technology manager of **electronic** commerce at Core-Tech Consulting Group Inc., in King of Prussia, Pa.
     One underappreciated **feature** of Domino is its support for interactive Web client access to Notes users who lack TCP/IP.
     And Lotus is building on Domino's **feature** base. In December, the company will ship the Domino Web server as part of its...

...5 back end. The Cambridge, Mass., IBM subsidiary also plans to add clustering and partitioning **options** for supporting scalable Web servers

running multiple Web sites and applications. The Domino servers will...

...support will come later in 1997, according to a company spokesman.
    Checks and balances
    These **features** will be a welcome **addition** for Financial Card
Services' Sheley. Although Domino has performed well so far, he concedes
that...

...the limits on it over the next two or three quarters," Sheley vows.
    In practice, **Financial Card** Services' Advanced Customer Support
application is a so-called extranet, a Web-based application that links
customers and clients, but...

    19961118

    15/3,K/20   (Item 4 from file: 275)
    DIALOG(R)File 275:Gale Group Computer DB(TM)
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    01965422   SUPPLIER NUMBER: 18544817
    **Providing wireless access in today's computing environment. (Technology
    Information)**
    Koenig, Allison
    Enterprise Systems Journal, v11, n7, p52(4)
    July, 1996
    ISSN: 1053-6566   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
    WORD COUNT: 1940   LINE COUNT: 00166

    ...   ideal for transaction-based communications such as e-mail, database
    querying, dispatching, mobile traffic information, **credit card**
    verification and emergency services. Other **applications** well-suited for
    CDPD are those for which sessions (or login time) may be lengthy...

    ...extension of an existing data communications network. Transitions to SNA
    or proprietary networks will require **additional** gateways or bridge
    software. Most TCP/IP applications will operate over CDPD, although
    LAN-based...

    ...or ones should you use? How does the composition of your existing system
    affect your **options** ? How do you factor your business needs into selecting
    a software solution?
    This article identifies the **characteristics** that shape your move to
    wireless access, then shows how those factors interact to determine...
    host-based applications that operate in a block transmission mode will work
    as is (without **modification**) because they are ideal for this
    packet-switched environment.
    Next, consider throughput **characteristics** associated with wireless
    networks. For the foreseeable future, wireless networks will remain
    constrained by bandwidth...

    ...oriented middleware supports real-time-oriented client/server
    applications. Such applications can include field service, **insurance**
    claims adjusting, **insurance** quotes, **credit card** verification, etc.
    These **applications** offer higher performance, simplified logins and better
    network management. Middleware for these applications uses an...

    19960700

    15/3,K/21   (Item 5 from file: 275)
    DIALOG(R)File 275:Gale Group Computer DB(TM)
    (c) 2001 The Gale Group. All rts. reserv.

    01940473   SUPPLIER NUMBER: 18250201   (USE FORMAT 7 OR 9 FOR FULL TEXT)
    **Delay on the cards. (international standards for smart cards) (Technology
    Information)**

...   central body, organisation or process to register standards
applications and there is an absence of **shared** thinking about multiple
applications on a single smart **card** ," he said.
      According to Steve Collins, Barclays Bank's head of Technology,
Emerging Markets Unit...

...is the weakness of the standards system.
      "All 28 standards conform to the CEN Intersector **Electronic** Purse
(CEN TC224 WG10) standard," he said wryly, explaining that to reach
consensus standards bodies offer **options** which result in loss of
standardisation.
      "Standards are like a restaurant menu," he said. "A...
...across several courses. But give several people the same menu and you'll
get different **selections** ."
      Tunstall and other users welcome the EMV initiative which aims to
produce a standard card by early 1998. But because it relates to just
debit and **credit**   **card**   **applications** , and does not include standards
for purse-cards or personalised customer data they say that...

   19960425

   15/3,K/22   (Item 6 from file: 275)

...   or row.
      Business function management processes are designed to achieve
specific business tasks. For a **bank** , business functions include **Open** A
Checking **Account** , Establish a Customer Relationship, Process a Deposit,
or Print a Statement. For a video store...

...for conducting requirements analysis, making application distribution
decisions, designing implementations, and scoping the impact of
enhancements .
      Requirements analysis
      This architecture can be used to validate the requirements specified
during the business...often better to develop new code to meet changing
business requirements than to attempt to **enhance** the existing code.
      Even if you decide to use the architecture to design an application
...

...benefit of casting your application into this framework is achieved when
it's time to **enhance** the application. The application has been
constructed from a set of modules that can be...

...supported by simply bundling together or modifying existing processes.
      For example, if the users request **additional** facts to be maintained
about a business entity the application already supports, the information
management...

...to identify whether any delivery management processes must be changed to
support the business function **enhancements** . In some cases, new delivery
management processes will also have to be developed.
        Requirements involving...

...the other two layers.
        With a well-documented application, the impact of a change or
enhancement can be ascertained fairly quickly. If an automated information
repository is used to document the...management processes. Three such
processes participate in the Funds Transfer business function: "Retrieve
Account Balance," **"Debit** Account Balance," and **"Credit   Account**
Balance." The **Request** message received from the business function
processes identify applicable accounts and the transfer amount.
        Information...

19900900

15/3,K/23   (Item 7 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01369105   SUPPLIER NUMBER: 08671006   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cost of image focused at NOAC. (high cost of image-check processing
 discussed at the American Bankers Association National Operations and
 Automation Conference)
Tracey, Brian
Computers in Banking, v7, n7, p10(4)
July, 1990
ISSN: 0742-6496   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2859   LINE COUNT: 00237

...   focused on what is known as file folder' systems designed for
departmental, less transaction-intensive **applications** like loan approval
and **credit   card** customer service.
        Lowell, Mass.-based Wang Laboratories Inc. demonstrated at its booth
a commercial lending...

...processors operating in parallel to solve complex problems.
        Courtesy amount recognition is also a key **feature** of IBM's High
Performance Transaction System, but NYNEX let attendees write out checks
themselves...
...Ethernet local area network. Circle No. 162.
        Westboro, Mass.-based Data General Corp. demonstrated a **credit**
card enrollment **application** that uses imaging running on a Unix-based
Data General AViiON 5010 server and a...

...we believe the future should offer media choices."
        As a result, Kodak demonstrated new and **enhanced** software and
hardware to ease the migration to digital media. The company's new
Imagelink...

...optical disk-based system for reviewing mortgage files from Bulan Inc.,
Phoenix; and a highend **bank   card** statement archive **application** from
Pi Technology, Simi Valley Calif. Circle No. 166.
        St. Paul, Minn.-based 3M also...

19900700

15/3,K/24   (Item 8 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01314818   SUPPLIER NUMBER: 07887290   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Desktop forgery. (related articles on how to forge a check, tax-related
 forgery)

Churbuck, David
Forbes, v144, n12, p246(7)
Nov 27, 1989
CODEN: FORBA   ISSN: 0015-6914   LANGUAGE: ENGLISH   RECORD TYPE:
   FULLTEXT; ABSTRACT
WORD COUNT: 2653   LINE COUNT: 00202

...   FAT, a Netherlands Antilles national living in Boston's North
Station neighborhood, claimed on a **Bank** of Boston **credit   card**
application to be an employee of the Dutch consulate. After he defrauded
the bank of about...To save money, businesses are shifting from
offset-printed forms stored in filing cabinets to **electronic** forms stored
digitally for laser printing. In so doing, they are making it impossible
for...

...will stop a really determined thief, but you can at least make him want
to **select** another victim. "Try to make a document such that someone
tempted to tamper with it will be discouraged by some **feature** or
features ," advises Thomas Gazda, a document security specialist at Arthur
D. Little, the Cambridge, Mass. think...

...put out by all the cross-examining you got last time you walked into a
bank to **open** a new **account** , brace yourself. Next time it will be a
lot worse.

   19891127

   15/3,K/25   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04476407   Supplier Number: 57058324   (USE FORMAT 7 FOR FULLTEXT)
Internet: Which Issuers' Web Sites Are Attracting Cardholders?
Credit Card News, pITEM99305003
Oct 1, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1273

...   to the top for their attractiveness, ease of use and ability for
consumers to quickly **apply** for credit cards. Those issuers are The
Associates First Capital's ' student credit card site, ...sites were easy
to navigate and prominently featured a link to apply for a credit **card** .
The sites selected also required going through a modest number of
screens-five at the...Associates' student credit card site, which includes
not only a way for college students to **apply** for a **credit   card** but
also ...Bank One, has an uncluttered design featuring photographs and
cartoons to draw the eye. The **credit   card   application** button, in ...
is full of student photos and information on how to be a Web Celeb, the
credit   card   application button is easy to find in the center of the
screen. On the second page...
   19991001

   15/3,K/26   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02965838   Supplier Number: 46040452   (USE FORMAT 7 FOR FULLTEXT)
**OPEN DEVELOPMENT INTRODUCES PREPAID CALLING CARD SYSTEM SUPPORTING MORE
 THAN 100 MILLION ACCOUNTS**
Tele-Service News, v8, n1, pN/A
Jan 1, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 681

...   phone cards to represent a $1 billion market by the end of 1996.
"We use **Open** Development is openMEDIA Prepaid **phone**   **card** system for
our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition** , it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).
     openMEDIA is a core foundation from which all applications can run and
...
...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option** .
     The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scaleability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network** -based **enhanced**
service platforms and prepaid **phone**   **card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...
 19960101

 15/3,K/27   **(Item 3 from file: 636)**
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

02963606   Supplier Number: 46038031 (USE FORMAT 7 FOR FULLTEXT)
PREPAID CALLING CARD SYSTEM SUPPORTS MORE THAN 100 MILLION ACCOUNTS
Audiotex Update, v8, n1, pN/A
Jan 1, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 681

...   phone cards to represent a $1 billion market by the end of 1996.
"We use **Open** Development is openMEDIA Prepaid **phone**   **card** system for
our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition** , it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).
openMEDIA is a core foundation from which all applications can run and...

...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option** .
     The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scaleability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network** -based **enhanced**
service platforms and prepaid **phone**   **card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...
 19960101

15/3,K/28   (Item 1 from file: 621)

01665728   Supplier Number: 50107826   (USE FORMAT 7 FOR FULLTEXT)
**Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
Newscast**
PR Newswire, p623ATTU003
June 23, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 976

...   convenient customer set-up and billing, and adds an easy-to-use,
point-and- click **electronic** program guide. Additionally, a new $100
rebate -- **applied** to the customer's **credit**   **card** upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
              month -- $29.95/mo. including ISP, $19.95/mo. without ISP.
              Additional
 hours, $1.95/hr. including ISP, $0.95/hr. without ISP.

         -- Family Surfer: 100 hours...

...on-line time per
     month
              -- $49.95/mo. including ISP, $34.95/mo. without ISP.
Additional
              hours, $1.95/hr. including ISP, $0.95/hr. without ISP.

         -- Office Surfer: 200 hours...

...on-line time per
     month
              -- $129.95/mo. including ISP, $109.95/mo. without ISP.
     Additional

         hours, $1.95/hr. including ISP, $0.95/hr. without ISP. Office

         Surfer also includes a four-seat license for LAN usage, with a
              $25/mo. surcharge for each **additional** LAN seat.

    For **additional** information about DirecPC products and services,
visit www.direcpc.com.
     Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.

         Terms and conditions of $100 Rebate:

    Applies only to new **credit**   **card** -billed customers subscribing to
Executive Surfer, Family Surfer of Office Surfer rate plans between June...
 19980623

 15/3,K/29   (Item 2 from file: 621)

01366484   Supplier Number: 46291036   (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER

PR Newswire, p408NEM001
April 8, 1996
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

...   prospecting and territory management, direct marketing, market
analysis, directory assistance cost avoidance, personnel recruiting and
credit   card collections **applications** .

     Key **Features** of **Select   Phone** for **Networks** include:
     -- Saving thousands of dollars on directory assistance annually
     -- Ability to export an unlimited amount...
  19960408

  15/3,K/30   (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2001 The Gale Group. All rts. reserv.

01254790   Supplier Number: 44632125 (USE FORMAT 7 FOR FULLTEXT)
**VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR
RESTAURANT MARKET**
PR Newswire, pN/A
April 28, 1994
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 882

...   transaction response times; plural
     interface processing (PIP) and other money-saving initiatives; and
     value-added **applications** such as **debit** , private label **cards** and
     loyalty programs. The **application**
 will be demonstrated in VeriFone's
     booth at the National Restaurant Show, May 14-18...

...Of-Use
     VeriDine takes full advantage of the OMNI 390 system's ease-of-
     use **features** . An ATM-style interface guides the user through every
     step of the transaction. One row...
...a single keystroke, while a
     second bank of screen-addressable keys is used to access **additional**
     menus or respond to screen prompts. This improves productivity,
     reduces the possibility of user errors...

...every function. The solution will provide an
     affordable platform on which to build future restaurant **enhancements**
     as well."
     VeriDine also supports TRANZ(R)-style key sequences, enabling
     users already familiar with...

...easily operate VeriDine and migrate to the new
     interface at their own pace. The application **features** a built-in
     training mode that simulates operations such as dialing out and
     receiving authorizations...

...Support for personal identification number (PIN) pads is
     available with selected versions for use with **debit   card**
     applications .
     Faster Transaction Response Times
     Credit authorization response times can often exceed 20 seconds
     when using conventional dial-line telephone services...
  19940428

  15/3,K/31   (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire

1296787   ATTU003
Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
   Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
   Newscast

DATE: June 23, 1998   10:44 EDT   WORD COUNT: 915

... convenient customer set-up and billing, and adds an easy-to-use,
point-and- click **electronic** program guide. Additionally, a new $100
rebate -- **applied** to the customer's **credit** **card** upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
         month -- $29.95/mo. including ISP, $19.95/mo. without ISP.
           Additional hours, $1.95/hr. including ISP, $0.95/hr. without
ISP.
         -- Family Surfer: 100 hours...

...on-line time per month
              -- $49.95/mo. including ISP, $34.95/mo. without ISP.
  Additional
         hours, $1.95/hr. including ISP, $0.95/hr. without ISP.
         -- Office Surfer: 200 hours...

...on-line time per month
              -- $129.95/mo. including ISP, $109.95/mo. without ISP.
  Additional
         hours, $1.95/hr. including ISP, $0.95/hr. without ISP. Office
         Surfer also includes a four-seat license for LAN usage, with a
         $25/mo. surcharge for each **additional** LAN seat.

    For **additional** information about DirecPC products and services, visit
www.direcpc.com.

    Headquartered in Germantown, Md., near...

... Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.

    Terms and conditions of $100 Rebate:
      Applies only to new **credit** **card** -billed customers subscribing to
Executive Surfer, Family Surfer of Office Surfer rate plans between June...

 15/3,K/32   **(Item 2 from file: 813)**
DIALOG(R)File 813:PR Newswire

0933164   NEM001
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER

DATE: April 8, 1996   07:59 EDT   WORD COUNT: 897

...prospecting and territory
management, direct marketing, market analysis, directory assistance cost
avoidance, personnel recruiting and **credit** **card** collections
 applications .

    Key **Features** of **Select** **Phone** for **Networks** include:

    -- Saving thousands of dollars on directory assistance annually

    -- Ability to export an unlimited amount...

0699874   SJ001
**VERIFONE   DEBUTS   NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR
RESTAURANT MARKET**

DATE: April 28, 1994   10:01 EDT   WORD COUNT: 905

...transaction response times; plural interface processing (PIP) and other
money-saving initiatives; and value-added **applications** such as **debit** ,
private label **cards** and loyalty programs. The **application** will be
demonstrated in VeriFone's booth at the National Restaurant Show,
May 14-18...

...Of-Use
     VeriDine takes full advantage of the OMNI 390 system's ease-of-use
 features . An ATM-style interface guides the user through every step of
the transaction. One row...

...a single keystroke, while a second bank
of screen-addressable keys is used to access **additional** menus or respond
to screen prompts. This improves productivity, reduces the possibility
of user errors...
...every function. The solution will provide an affordable platform
on which to build future restaurant **enhancements** as well."

     VeriDine also supports TRANZ(R)-style key sequences, enabling users
already familiar with...

...easily operate VeriDine and migrate to the new interface at
their own pace. The application **features** a built-in training mode that
simulates operations such as dialing out and receiving authorizations...

...Support for personal identification number (PIN) pads is available with
selected versions for use with **debit**   **card**   **applications** .

     Faster Transaction Response Times

     Credit authorization response times can often exceed 20 seconds when
using conventional dial-line telephone services...

06783432   Supplier Number: 57058324   (USE FORMAT 7 FOR FULLTEXT)
Internet: Which Issuers' Web Sites Are Attracting Cardholders?
Credit Card News, pITEM99305003
Oct 1, 1999
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1273

...   to the top for their attractiveness, ease of use and ability for
consumers to quickly **apply** for credit cards. Those issuers are The
Associates First Capital's ' student credit card site...

...sites were easy to navigate and prominently featured a link to apply for
a credit **card** . The sites selected also required going through a modest
number of screens-five at the...

...Associates' student credit card site, which includes not only a way for

college students to **apply** for a **credit card** but also money management
information and news on cardholder discounts. "You want to attract them...

...Bank One, has an uncluttered design featuring photographs and cartoons
to draw the eye. The **credit card application** button, in red, is easy
to spot when everything else on the page is in...

...is full of student photos and information on how to be a Web Celeb, the
credit card application button is easy to find in the center of the
screen. On the second page...
   19991001

   15/3,K/35   (Item 2 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06284837   Supplier Number: 54433068   (USE FORMAT 7 FOR FULLTEXT)
FULFILLMENT/OPERATIONS.(direct marketing and catalog-related services)
Catalog Age, v16, n5, pS17(1)
April, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 18216

...   Telemarketing (on-line inventory; expected ship dates; upselling,
substitute selling), Outbound Telemarketing, Mail order processing; **Credit**
card processing; Warehousing; Shipping; Catalog request fulfillment;
Customer Service; Management Reports. Modern access from remote...etc.
      * Fulfillment Operations including picking, materials management,
freight manifesting
      * Marketing and Forecasting including List Management
      * **Financial   Applications** including **Accounts** Receivable,
Payables & General Ledger
      * Telemarketing with Active Telephony & Scripting
      * Oracle SmartStore for Business Intelligence
      * Commerce...medium size catalog and direct clients providing the
following services:
      Catalog Order-Taking, Q&A **Requests** , Pledges, Seminar Registration,
and **Credit Card** Processing.
      All West provides quality dependable services at very affordable
rates. For free 800 Inbound...sweepstakes, instant win programs, and lead
generation.
      Services include: lead generation; sweepstakes and contests; catalog
requests ; credit card activation programs; automated **credit** card
account information; and much more.
      The Connection Inbound Telemarketing
      11351 Rupp Drive Minneapolis, MN...
   19990401

   15/3,K/36   (Item 3 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

05652083   Supplier Number: 50107826   (USE FORMAT 7 FOR FULLTEXT)
**Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
 Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
 Newscast**
PR Newswire, p623ATTU003
June 23, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 976

...   convenient customer set-up and billing, and adds an easy-to-use,

point-and- click **electronic** program guide. Additionally, a new $100
rebate -- **applied** to the customer's **credit** **card** upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
             month -- $29.95/mo. including ISP, $19.95/mo. without ISP.
             Additional
  hours, $1.95/hr. including ISP, $0.95/hr. without ISP.

             -- Family Surfer: 100 hours...

...on-line time per
      month
             -- $49.95/mo. including ISP, $34.95/mo. without ISP.
Additional
             hours, $1.95/hr. including ISP, $0.95/hr. without ISP.

             -- Office Surfer: 200 hours...

...on-line time per
      month
             -- $129.95/mo. including ISP, $109.95/mo. without ISP.
      Additional

             hours, $1.95/hr. including ISP, $0.95/hr. without ISP. Office

             Surfer also includes a four-seat license for LAN usage, with a
             $25/mo. surcharge for each **additional** LAN seat.

      For **additional** information about DirecPC products and services,
visit www.direcpc.com.
      Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.

      Terms and conditions of $100 Rebate:

      Applies only to new **credit** **card** -billed customers subscribing to
Executive Surfer, Family Surfer of Office Surfer rate plans between June...
      19980623

   15/3,K/37   (Item 4 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04688322   Supplier Number: 46900608 (USE FORMAT 7 FOR FULLTEXT)
Domino's knocking down competition; Customers, help yourselves
PC Week, p067
Nov 18, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 727

      That's the bright idea illuminating Bill Sheley's Web-based workflow
application , which gives **Financial** **Card** Services Corp.'s customers an
instant status check on a variety of "back office" banking...

...now completed in less than 4 hours.
      Sheley believes the Web-based application, which prominently **features**
 Lotus Development Corp.'s Domino Web Server, will produce a strong return
on investment for...

...scripting tools. "I think that's the main benefit," says Russ Hill,

technology manager of **electronic** commerce at Core-Tech Consulting Group
Inc., in King of Prussia, Pa.
    One underappreciated **feature** of Domino is its support for
interactive Web client access to Notes users who lack TCP/IP.
    And Lotus is building on Domino's **feature** base. In December, the
company will ship the Domino Web server as part of its...

...5 back end. The Cambridge, Mass., IBM subsidiary also plans to add
clustering and partitioning **options** for supporting scalable Web servers
running multiple Web sites and applications. The Domino servers will...

...support will come later in 1997, according to a company spokesman.
    Checks and balances
    These **features** will be a welcome **addition** for Financial Card
Services' Sheley. Although Domino has performed well so far, he concedes
that...

...the limits on it over the next two or three quarters," Sheley vows.
    In practice, **Financial   Card** Services' Advanced Customer Support
application is a so-called extranet, a Web-based application that links
customers and clients, but...
    19961118

    15/3,K/38   (Item 5 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04654271   Supplier Number: 46847001   (USE FORMAT 7 FOR FULLTEXT)
Taking Those First Few Steps
Credit Card Management, p94
Nov, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3029

...   prompted technology vendors to develop software that allows
consumers to send, and merchants to receive, **credit   card** information
over the **open** Internet that is encrypted or protected by passwords. The
current technology has succeeded in limiting...via SET.'
    The significance of SET is that it will allow for the introduction of
additional security. The software consumers and merchants use today
employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.
    But even without the security **features** of SET and digital
certificates, electronic commerce is expanding rapidly, in part due to card
...a bridge from the credit card world to the Internet, and that bridge is
the **electronic** wallet,' says Richard K. Crone, vice president,
electronic check, for CyberCash. 'The wallet provides the ability to
transfer value from the credit card...

...come from banks, not card associations or software providers.'
    But some observers question how popular **electronic** cash products
will be with consumers. 'Banks should focus on credit cards because the
payments...

...payment products that do not encrypt credit card information but use
other methods for securing **Internet** payments. San Diego-based First
Virtual Holdings Inc. has designed a credit card payment system in which a
cardholder receives an eight-**character** so-called VirtualPIN that is tied
to personal information submitted during the **application** process,
including a **credit   card** number. The cost is $2 per year.
    'Our concept supports our belief that credit card...
    19961101

15/3,K/39   (Item 6 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

04292511   Supplier Number: 46291036 (USE FORMAT 7 FOR FULLTEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 930

...   prospecting and territory management, direct marketing, market
analysis, directory assistance cost avoidance, personnel recruiting and
credit   card collections **applications** .

     Key **Features** of **Select Phone** for **Networks** include:
     -- Saving thousands of dollars on directory assistance annually
     -- Ability to export an unlimited amount...
  19960408

15/3,K/40   (Item 7 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

04244429   Supplier Number: 46214523 (USE FORMAT 7 FOR FULLTEXT)
First Interstate pushes envelope of Web banking
Investment Dealers' Digest, p14
March 11, 1996
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 777

...   Bank have paved the way.)
     For instance, Kahn says that First Interstate is the only **bank** to
offer small business loan **applications** and **account** balances over the
Web, and the only bank to allow customers Web-based access to...

...that customers navigate its site by first clicking on a mirror, labeled
'you.' Users then **select** their financial profile on the basis of
intentionally nebulous categories, such as 'starving student,' (represented
...

...s feet). The indecisive can choose 'I defy description.' First
Interstate then provides hotlinks to **selected** portions of the site, such
as basic checking for the student, international banking for the
globe-trotter, and a variety of personal investment **options** for parents.
     Although First Interstate's new site was only launched March 4, the
bank's customers are responding enthusiastically to the changes, according
to Vince Hruska, vp of **electronic** commerce products for First Interstate.
     Traffic through the site increased tenfold in the first day...

...the launch, and Hruska said customers seem comfortable with the security
procedures implemented by the **bank** , since they are submitting checking
account and loan **applications** through the site.
     First Interstate uses security provided by Netscape, as well as
additional hardware...
  19960311

15/3,K/41   (Item 8 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

03345344   Supplier Number: 44632125 (USE FORMAT 7 FOR FULLTEXT)
VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR

RESTAURANT MARKET
PR Newswire, pN/A
April 28, 1994
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 882

...   transaction response times; plural
     interface processing (PIP) and other money-saving initiatives; and
     value-added **applications** such as **debit** , private label **cards** and
     loyalty programs. The **application**
will be demonstrated in VeriFone's
     booth at the National Restaurant Show, May 14-18...

...Of-Use
     VeriDine takes full advantage of the OMNI 390 system's ease-of-
     use **features** . An ATM-style interface guides the user through every
     step of the transaction. One row...
...a single keystroke, while a
     second bank of screen-addressable keys is used to access **additional**
     menus or respond to screen prompts. This improves productivity,
     reduces the possibility of user errors...

...every function. The solution will provide an
     affordable platform on which to build future restaurant **enhancements**
     as well."
     VeriDine also supports TRANZ(R)-style key sequences, enabling
     users already familiar with...

...easily operate VeriDine and migrate to the new
     interface at their own pace. The application **features** a built-in
     training mode that simulates operations such as dialing out and
     receiving authorizations...

...Support for personal identification number (PIN) pads is
     available with selected versions for use with **debit** **card**
     applications .
     Faster Transaction Response Times
     Credit authorization response times can often exceed 20 seconds
     when using conventional dial-line telephone services...
19940428

15/3,K/42   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

11783227   SUPPLIER NUMBER: 58448048   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cards in Cyberspace.(NextCard Inc. and other online credit card issuers
 plan strategy)
JUDD, ELIZABETH
Banking Strategies, 75, 6, 140
Nov, 1999
ISSN: 1091-6385   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 2646   LINE COUNT: 00219

...   for 2. 9% introductory teaser rates through the mail?"
     A much-publicized study confirms that **credit** **card** **applicants** on
the Internet come with some serious baggage. J. D. Power and Associates
found that...

...of the medium, anyone from teenagers to scam artists can don an assumed
identity and **apply** for a **credit**   **card** on the Net. Issuers agree that
fraud is a serious problem, but insist it's...

...inviting a third party into the transaction means losing some control
over customer data. In **addition** , the lines between aggregator and card

issuer can become uncomfortably blurred. Although aggregators assure their
...

...CardWeb.com because its products weren't priced aggressively enough to
compete with other offerings **featured** on the site.
     Issuers peddling credit cards on the Internet, then, need a gimmick
to...

...has upwards of 30,000 different offers, each with its own unique
combination of rates, **credit** limits, rewards and **card** designs.
Customers who **apply** on NextCard's Web site begin by entering application
information, which the company immediately processes...

19991101

15/3,K/43   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

11582437   SUPPLIER NUMBER: 54102411   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Security, strategy, and the Web.
Tressel, Rose
Credit Union Executive, 38, 6, 37(5)
Nov-Dec, 1998
ISSN: 0011-1058   · LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2757   LINE COUNT: 00231

...   they first appear.
     As transactions become more complex, the Web site links with legacy
processing **applications** (such as mortgages or **share** **accounts** and
their supporting databases) to add informational value to the customer.
Web-server level processing...

...are new and their manipulation possibilities unknown. Once a Web site
connects to the internal **network** to bring application information
forward, the potential exists for a hacker to destroy or manipulate...

...more a hacker knows about you, the easier it is to break in.
     Protecting the **network** and server
     The Web's **network** communications language originated in the
academic and research communities, which wanted to share information.
Security...

...s applications or files, the common solution is to keep the Web server
off the **network** , as a sacrificial lamb. Once transactions flow, this no
longer is possible, so a protective combination of hardware and software -
a firewall - is needed.
     Firewall **options** range from the simple to the complex with
corresponding price tags; there is no best...

...the host will tolerate.
     Forethought is the best investment a credit union can make when
selecting a firewall solution. Potentially expensive, firewalls are an
emerging technology and are both complex and ...causes the stagnation in
moving to Stage 3 Web sites and the slow acceptance of **electronic**
commerce.
     If you handle transactions with sensitive information on the Web, the
design should include...

...resident password and member information files from hackers.
     Often companies accept sensitive data such as **credit** **card** numbers
over the **open** Web or store the accepted information on servers with
little protection. But when that information...

19981101

15/3,K/44   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

11013252   SUPPLIER NUMBER: 54433068   (USE FORMAT 7 OR 9 FOR FULL TEXT)
FULFILLMENT/OPERATIONS.(direct marketing and catalog-related services)
Catalog Age, 16, 5, S17(1)
April, 1999
ISSN: 0740-3119   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 19445   LINE COUNT: 01807

...   Telemarketing (on-line inventory; expected ship dates; upselling,
substitute selling), Outbound Telemarketing, Mail order processing; **Credit**
 card processing; Warehousing; Shipping; Catalog request fulfillment;
Customer Service; Management Reports. Modern access from remote...etc.
      * Fulfillment Operations including picking, materials management,
freight manifesting
      * Marketing and Forecasting including List Management
      * **Financial   Applications** including **Accounts** Receivable,
Payables & General Ledger
      * Telemarketing with Active Telephony & Scripting
      * Oracle SmartStore for Business Intelligence
      * Commerce...medium size catalog and direct clients providing the
following services:
      Catalog Order-Taking, Q&A **Requests** , Pledges, Seminar Registration,
and **Credit   Card** Processing.
      All West provides quality dependable services at very affordable
rates. For free 800 Inbound...sweepstakes, instant win programs, and lead
generation.
      Services include: lead generation; sweepstakes and contests; catalog
requests ; credit   card activation programs; automated **credit** card
account information; and much more.
      The Connection Inbound Telemarketing
      11351 Rupp Drive Minneapolis, MN...

   19990401

15/3,K/45   (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

10637244   SUPPLIER NUMBER: 20821056   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
 Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
 Newscast
PR Newswire, p623ATTU003
June 23, 1998
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 927   LINE COUNT: 00093

...   convenient customer set-up and billing, and adds an easy-to-use,
point-and- click **electronic** program guide. Additionally, a new $100
rebate -- **applied** to the customer's **credit**   card upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
            month -- $29.95/mo. including ISP, $19.95/mo. without ISP.
            Additional
 hours, $1.95/hr. including ISP, $0.95/hr. without ISP.
      -- Family Surfer: 100 hours...
...on-line time per month
            -- $49.95/mo. including ISP, $34.95/mo. without ISP.
Additional
            hours, $1.95/hr. including ISP, $0.95/hr. without ISP.

-- Office Surfer: 200 hours...

...on-line time per month
                    -- $129.95/mo. including ISP, $109.95/mo. without ISP.
Additional

            hours, $1.95/hr. including ISP, $0.95/hr. without ISP.   Office

            Surfer also includes a four-seat license for LAN usage, with a
                    $25/mo. surcharge for each **additional** LAN seat.
        For **additional** information about DirecPC products and services,
visit www.direcpc.com.
        Headquartered in Germantown, Md., near...

...Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.
        Terms and conditions of $100 Rebate:
        Applies only to new **credit** **card** -billed customers subscribing to
Executive Surfer, Family Surfer of Office Surfer rate plans between June...

   19980623

   15/3,K/46   (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

09111462   SUPPLIER NUMBER: 18874623   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domino's knocking down competition; customers, help yourselves. (Financial
 Card Services uses Lotus' Domino Web Server for workflow application)
 (Company Operations)
Weston, Rusty
PC Week, v13, n46, p67(2)
Nov 18, 1996
ISSN: 0740-1604   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 768   LINE COUNT: 00063

        That's the bright idea illuminating Bill Sheley's Web-based workflow
application , which gives **Financial** **Card** Services Corp.'s customers an
instant status check on a variety of "back office" banking...

...now completed in less than 4 hours.
        Sheley believes the Web-based application, which prominently **features**
 Lotus Development Corp.'s Domino Web Server, will produce a strong return
on investment for...

...scripting tools. "I think that's the main benefit," says Russ Hill,
technology manager of **electronic** commerce at Core-Tech Consulting Group
Inc., in King of Prussia, Pa.
        One underappreciated **feature** of Domino is its support for
interactive Web client access to Notes users who lack TCP/IP.
        And Lotus is building on Domino's **feature** base. In December, the
company will ship the Domino Web server as part of its...

...5 back end. The Cambridge, Mass., IBM subsidiary also plans to add
clustering and partitioning **options** for supporting scalable Web servers
running multiple Web sites and applications. The Domino servers will...

...support will come later in 1997, according to a company spokesman.
        Checks and balances
        These **features** will be a welcome **addition** for Financial Card
Services' Sheley. Although Domino has performed well so far, he concedes
that...

...the limits on it over the next two or three quarters," Sheley vows.
        In practice, **Financial** **Card** Services' Advanced Customer Support

application is a so-called extranet, a Web-based application that links
customers and clients, but...

19961118

15/3,K/47   (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08577195   SUPPLIER NUMBER: 18165662   (USE FORMAT 7 OR 9 FOR FULL TEXT)
PRO CD'S SELECT PHONE FOR NETWORKS TO ENHANCE SONY'S NEW CALL CENTER
PR Newswire, p408NEM001
April 8, 1996
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 976   LINE COUNT: 00085

...   prospecting and territory management, direct marketing, market
analysis, directory assistance cost avoidance, personnel recruiting and
credit card collections **applications** .
    Key **Features** of **Select Phone** for **Networks** include:
    -- Saving thousands of dollars on directory assistance annually
    -- Ability to export an unlimited amount...

19960408

15/3,K/48   (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08352375   SUPPLIER NUMBER: 17887662   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Gold Awards 1995. (meetings industry)
Meetings & Conventions, v30, n12, pB1(148)
Nov, 1995
ISSN: 0025-8652   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 34302   LINE COUNT: 03550

...   290. May-Dec., Single/Double $145-199, Crown Level $219, Suite from
$245. Tax: 10%. **Credit** Cards: all major. For Direct Billing: **apply** in
advance. Checks: $50 cashed daily for nominal charge.
    - Principal Meeting Facilities, Equipment and Services...Single/Double
$219-$249, Suite $340-745, Cottage $305. Golf and spa packages, MAP on
request . Tax: 10%. **Credit Cards** : all major.
    - Principal Meeting Facilities, Equipment and Services -
    GENERAL COMMENTS - Twenty-three meeting rooms on...Sept. 15 from $180.
Sept. 15-Dec. from $165. Check out: noon. Check in: 3PM. **Credit Cards** :
all major. For Direct Billing: **apply** 30 days in advance. Checks: $50
cashed.
    - Principal Meeting Facilities, Equipment and Services -
    GENERAL COMMENTS...11AM. Video check out. Value Seasons: Jan. 2-Feb.
11 and Apr. 23-Dec. 16. **Credit Cards** : all major. For Direct Billing:
apply 30 days in advance.
    - Principal Meeting Facilities, Equipment and Services -
    GENERAL COMMENTS - Over 200,000...

19951100

15/3,K/49   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

08304564   SUPPLIER NUMBER: 17793238   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Open Development introduces next-generation prepaid calling card system
 supporting more than 100 million accounts; Open client/server-based
 prepaid calling card system brings customized service capabilities to**

RBOCS and interexchange carriers.
Business Wire, p11271124
Nov 27, 1995
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 624   LINE COUNT: 00067

...   phone cards to represent a $1 billion market by the end of 1996.
   "We use **Open** Development's openMEDIA Prepaid **phone** **card** system
for our standard retail offering as well as our NFL "Let's Talk Football...

...special promotions and generate hundreds of thousands of cards in a
matter of minutes. In **addition** , it provides the **options** necessary to
support one or more resellers. Each reseller, in turn, can set up a...

...application to be fully integrated on openMEDIA, Open Development's
robust, open client/server-based **Enhanced** Services Platform (ESP).
openMEDIA is a core foundation from which all applications can run and...
...a Summa Four or Excel Switch, Dialogic-based voice response units and a
voice recognition **option** .
   The use of the Oracle 7 Relational Database Management System (RDBMS)
and the Oracle Parallel Server **option** ensures database integrity and
system scaleability. The platform also offers an integrated client/server
database...

...telecommunications companies worldwide. The company is recognized as an
industry leader in highly available, large **network** -based **enhanced**
service platforms and prepaid **phone** **card** systems. Founded in 1992,
Open Development is committed to providing its customers with high
performance, full-featured telecommunications services for...

19951127

15/3,K/50   **(Item 9 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

07965973   SUPPLIER NUMBER: 17056850   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Finding the right mechanism for Internet sales. (Notes from the
Infobahn)(Management Strategies: Using Information to Increase
Profits)(Column)**
Crone, Richard
American Banker, v160, n106, p8A(2)
June 5, 1995
DOCUMENT TYPE: Column   ISSN: 0002-7561   LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1290   LINE COUNT: 00113

...   and how authentication and validation of
      accounts occur.
   In Las Vegas type systems, buyers are **requested** to enter **credit**
card numbers without any security mechanisms. Many examples of this can be
seen
      on the Internet...

...System process provides safe transactions without the need for Internet
users to purchase or install **additional** software or equipment. It relies
entirely on the most popular and easy-to-use part...
...especially keen on seeing encryption-based systems become the de facto
payment standard on the **Internet** . Why? Because
      they allow banks to leverage the existing brand awareness and name
recognition associated...

...Microsoft and Visa International will let Windows users make secure
credit card purchases over the **Internet** .
      1 Netscape Communications Corp., which produces an advanced graphical
      navigator for the **Internet** is teaming with credit-card processor

First Data
    Corp. and MasterCard to support credit card purchases on the **Internet**

    1 Cybercash Inc. is working with several banks to offer a secured
connection for authenticating **credit** and **debit** **card** transactions over
the **Internet** .
    1 **Open** Market is offering a complete electronic infrastructure for
establishing and managing a business on the...

19950605

15/3,K/51   (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

07236851   SUPPLIER NUMBER: 15180097   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**VERIFONE DEBUTS NEXT-GENERATION TRANSACTION AUTOMATION SOFTWARE FOR
RESTAURANT MARKET**
PR Newswire, p0428SJ001
April 28, 1994
LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 996   LINE COUNT: 00089

...   transaction response times; plural interface processing (PIP) and
other money-saving initiatives; and value-added **applications** such as
debit , private label **cards** and loyalty programs. The **application** will
be demonstrated in VeriFone's booth at the National Restaurant Show, May
14-18...

...Of-Use
    VeriDine takes full advantage of the OMNI 390 system's ease-of-use
features . An ATM-style interface guides the user through every step of the
transaction. One row...

...a single keystroke, while a second bank of screen-addressable keys is
used to access **additional** menus or respond to screen prompts. This
improves productivity, reduces the possibility of user errors...

...every function. The solution will provide an affordable platform on
which to build future restaurant **enhancements** as well."
    VeriDine also supports TRANZ(R)-style key sequences, enabling users
already familiar with...

...easily operate VeriDine and migrate to the new interface at their own
pace. The application **features** a built-in training mode that simulates
operations such as dialing out and receiving authorizations...

...Support for personal identification number (PIN) pads is available with
selected versions for use with **debit** **card** **applications** .
    Faster Transaction Response Times
    Credit authorization response times can often exceed 20 seconds
when using conventional dial-line telephone services...

19940428

15/3,K/52   (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2001 The Gale Group. All rts. reserv.

04137048   SUPPLIER NUMBER: 07887290   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Desktop forgery. (related articles on how to forge a check, tax-related
 forgery)**
Churbuck, David
Forbes, v144, n12, p246(7)
Nov 27, 1989

...   FAT, a Netherlands Antilles national living in Boston's North
Station neighborhood, claimed on a **Bank** of Boston **credit   card
application** to be an employee of the Dutch consulate. After he defrauded
the bank of about...To save money, businesses are shifting from
offset-printed forms stored in filing cabinets to **electronic** forms stored
digitally for laser printing. In so doing, they are making it impossible
for...

...will stop a really determined thief, but you can at least make him want
to **select** another victim. "Try to make a document such that someone
tempted to tamper with it will be discouraged by some **feature** or
features ," advises Thomas Gazda, a document security specialist at Arthur
D. Little, the Cambridge, Mass. think...

...put out by all the cross-examining you got last time you walked into a
bank to **open** a new **account** , brace yourself. Next time it will be a
lot worse.

19891127

15/3,K/53   (Item 1 from file: 20)
DIALOG(R)File   20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

01994906 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Hughes Network Systems Launches DirecPC 2.0 With New Service Pricing,
   Bundled ISP Service, Electronic Program Guide, Turbo Webcast and Turbo
   Newscast**
PR NEWSWIRE
June 23, 1998   12:16
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 981

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   convenient customer set-up and billing, and adds an easy-to-use,
point-and- click **electronic** program guide. Additionally, a new $100
rebate -- **applied** to   the customer's **credit   card** upon Turbo
Internet(TM) service commencement -- will bring the effective retail price
for DirecPC hardware...

...on-line time per
    month -- $29.95/mo. including ISP, $19.95/mo. without ISP.
    Additional hours, $1.95/hr. including ISP, $0.95/hr. without
    -- Family Surfer: 100 hours of...
...on-line time per month
    -- $49.95/mo. including ISP, $34.95/mo. without ISP. **Additional**
    hours, $1.95/hr. including ISP, $0.95/hr. without ISP.
    -- Office Surfer: 200 hours...

...on-line time per month
    -- $129.95/mo. including ISP, $109.95/mo. without ISP. **Additional**
    hours, $1.95/hr. including ISP, $0.95/hr. without ISP. Office
    Surfer also includes a four-seat license for LAN usage, with a
    $25/mo. surcharge for each **additional** LAN seat.
    For **additional** information about DirecPC products and services,
visit www.direcpc.com.
    Headquartered in Germantown, Md., near...

... Electronics Corporation. The earnings of Hughes Electronics are used to
calculate the earnings per share **attributable** to GMH (NYSE symbol) common
stock.
    Terms and conditions of $100 Rebate:

Applies only to new **credit** card -billed customers subscribing to
Executive Surfer, Family Surfer of Office Surfer rate plans between June
...

19980623

15/3,K/54   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2001 American Banker. All rts. reserv.

0213151
* For This New Visa, Only Web Surfers Need Apply
American Banker - February 20, 1998; Pg. 12; Vol. 163, No. 34
DOCUMENT TYPE: Journal   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1,076

BYLINE:
By JENNIFER KINGSON BLOOM

TEXT:
A Silicon Valley community **bank** has introduced a **credit** **card** that can
only be **applied** for over the Internet.
   NextCard Visa, which Heritage Bank of Commerce is issuing for a...

...up
technology company called Internet Access Financial Corp., is being touted
as the "first true **Internet** Visa."
   Customers are sent standard pieces of plastic and monthly bills, but
they are encouraged...

...line.
   "We believe this is one of the real advances in the use of the **Internet**
for consumer banking," said Jeremy Lent, chief executive officer of
 Internet Access, the two-year-old San Francisco company that developed
the
concept.
   It is the...

...that $264 million-asset Heritage Bank has
issued. "We have a strategic interest in the **Internet** as a way of doing
business for the future," said Ken Silveira, the Santa Clara...

...of operations and administration.
   Though NextCard works like a regular credit card, it has several
 features its creators call unusual. One is an instant response to each
application: A Web surfer...

...them to get a better line of credit or a lower rate," Mr.
Lent said.
   Electronic commerce analysts questioned the need for NextCard, saying
that many established **credit** **card** issuers accept on-line **applications**
.
Also, consumers might be reluctant to add a new card or switch from an old
...

15/3,K/55   (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2001 American Banker. All rts. reserv.

0158753
NOTES ON THE INFOBAHN: Finding the Right Mechanism For Internet Sales
American Banker - June 5, 1995; Pg. 8A; Vol. 160, No. 106
WORD COUNT: 1,265

BYLINE:

By Richard Crone

TEXT:
...and how authentication and validation of
accounts occur.
In Las Vegas type systems, buyers are **requested** to enter **credit
card**
numbers without any security mechanisms. Many examples of this can be seen
on the Internet...

...System process provides safe
transactions without the need for Internet users to purchase or install
additional software or equipment. It relies entirely on the most popular
and easy-to-use part...
...especially keen on seeing encryption-based
systems become the de facto payment standard on the **Internet** . Why?
Because
they allow banks to leverage the existing brand awareness and name
recognition associated...

...Microsoft and Visa International will let
Windows users make secure credit card purchases over the **Internet** .
l Netscape Communications Corp., which produces an advanced graphical
navigator for the **Internet** is teaming with credit-card processor First
Data
Corp. and MasterCard to support credit card purchases on the **Internet** .
l Cybercash Inc. is working with several banks to offer a secured
connection for authenticating **credit** and **debit** **card** transactions over
the
Internet .
l **Open** Market is offering a complete electronic infrastructure for
establishing and managing a business on the...

 15/3,K/56   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00377453 46968242 (USE FORMAT 7 OR 9 FOR FULLTEXT) '
Cards in cyberspace
Judd, Elizabeth
Banking Strategies, v75, n6, p140-146, Nov/Dec 1999 DOCUMENT TYPE:
Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,511

  (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   for 2.9% introductory teaser rates through the mail?"
   A much-publicized study confirms that **credit** **card** **applicants** on
the Internet come with some serious baggage. J. D. Power and Associates
found that...

...of the medium, anyone from teenagers to scam artists @an don an assumed
identity and **apply** for a **credit** **card** on the Net. Issuers agree that
fraud is a serious problem, but insist it's...

...inviting a third party into the transaction means losing some control
over customer data. In **addition** , the lines between aggregator and card
issuer can become uncomfortably blurred. Although aggregators assure their
...
...CardWeb.com because its products weren't priced aggressively enough to
compete with other offerings **featured** on the site.
   Issuers peddling credit cards on the Internet, then, need a gimmick to
...

...has upwards of 30,000 different offers, each with its own unique
combination of rates, **credit** limits, rewards and **card** designs.
Customers who **apply** on NextCard's Web site begin by entering application

information, which the company immediately processes...

15/3,K/57   (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2001 ProQuest Info&Learning. All rts. reserv.

00322285   (USE FORMAT 7 OR 9 FOR FULLTEXT)
A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
Texas Banking, v86, n10, p1,23+, Oct 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 04176

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   sec 226.16(g), which allows for delayed disclosures under certain
circumstancest. If you offer **open** -end **credit   card** products, you must
review sec 226.5a(e) and make sure these disclosure requirements are...

...understandable, in writing, and in a form the consumer may keep," you
should not allow **electronic** fund transfers until the traditional written
disclosures are made.
     A schedule to receive e-mail...

...receive traditional "snail mail."
     Regulation CC/Expedited Funds Availability Act
     Here again, we find that **electronic** disclosures may supplement
traditional hard copies, but "all of the disclosures must be given in...
...13(g) commentary states: "A depository bank satisfies the written notice
requirement by sending an **electronic** notice that displays the text and is
in a form that the customer may keep...

...under the new Fair Credit Reporting Act, they should be able to opt in
for **electronic** contacts.
     HUD Regulation X/ Real Estate Settlement Procedures Act
     For disclosure purposes under RESPA and...

...and not an application for a federally related mortgage loan under this
part. The subsequent **addition** of an identified property to the submission
converts the submission to an application for a...in a conservative mode,
this guidance suggests that delivery by hand or "snail mail," in **addition**
to **electronically** , would be prudent.
     Regulations D and Q
     These two old rules are the radar traps...

...get caught in these familiar old traps.
     Regulation DD/ Truth in Savings Act
     If your **bank** allows customers to **open** deposit **accounts** on the
Net, sec 230.4(a)(1) specifies 10 business days to mail or...

15/3,K/58   (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00319074   (USE FORMAT 7 OR 9 FOR FULLTEXT)
A lesson from Charlotte: How to spell compliance on the World Wide Web
Zavoina, Andy
ABA Bank Compliance, v18, n7, p6-12, Jul/Aug 1997 DOCUMENT TYPE: Journal
Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 05013

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   delayed disclosures under certain circumstances, which should apply
to the Net. If you are offering **open** -end **credit   card** products, you
must review sec226.5a(e) and make sure that these disclosure requirements
are...

...understandable, in writing, and in a form the consumer may keep," you should not allow **electronic** fund transfers until the traditional written disclosures are made.
   A schedule to receive e-mail...

...when you received them.
   Regulation CC/Expedited Funds Availability Act
   Here again, we find that **electronic** disclosures may supplement traditional hard copies, but "All of the disclosures must be given in...

...13(g) commentary states, "A depository bank satisfies the written notice requirement by sending an **electronic** notice that displays the text and is in a form that the customer may keep...

...under the new Fair Credit Reporting Act, they should be able to opt in for **electronic** contacts. For example, your customer who mails in a deposit from abroad could get immediate...

...and not an application for a federally related mortgage loan under this part. The subsequent **addition** of an identified property to the submission converts the submission to an application for a...

...in a conservative mode, this guidance suggests that delivery by hand or "snail mail" in **addition** to **electronically**, would be prudent.
   Regulations D and Q
   These two old rules are the radar traps Act
   If your **bank** allows customers to **open** deposit **accounts** on the Net, sec230.4(a)(1) specifies 10 business days to mail or deliver...

15/3,K/59   (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00299202   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Taking those first few steps
Cerne, Frank
Credit Card Management, v9, n8, p94-104, Nov 1996   DOCUMENT TYPE: Journal Article   LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 03095

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   prompted technology vendors to develop software that allows consumers to send, and merchants to receive, **credit** **card** information over the **open** Internet that is encrypted or protected by passwords. The current technology has succeeded in limiting...via SET."
   The significance of SET is that it will allow for the introduction of additional security. The software consumers and merchants use today employs Secure Sockets Layer encryption protocol. SET...

...through the association or go directly to a certificate vendor.
   But even without the security **features** of SET and digital certificates, electronic commerce is expanding rapidly, in part due to card
...a bridge from the credit card world to the Internet, and that bridge is the **electronic** wallet," says Richard K. Crone, vice president, **electronic** check, for CyberCash. "The wallet provides the ability to transfer value from the credit card...

...come from banks, not card associations or software providers."
   But some observers question how popular **electronic** cash products will be with consumers. "Banks should focus on credit cards because the payments...

...payment products that do not encrypt credit card information but use other methods for securing **Internet** payments. San Diego-based First Virtual Holdings Inc. has designed a credit card payment system in which a

cardholder receives an eight-**character** so-called VirtualPIN that is tied
to personal information submitted during the **application** process,
including a **credit** **card** number. The cost is $2 per year.
    "Our concept supports our belief that credit card...

 15/3,K/60   **(Item 5 from file: 268)**
DIALOG(R)File 268:Banking Info Source
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00285228   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Risk management monograph
Anderson, Douglas D / Berry, Reginald I / Kadletz, Edward M / Schreiber, F
Barry / et al
Retail Delivery Strategies, v6, p7-22, Autumn 1995 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 07842

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   line cards.
    Organized perpetrators typically "scope out" a prospective target
issuer by opening a valid **account** , **requesting** a **debit** **card** , and
examining the magnetic stripe to determine whether the bank has CVV or a
PIN...

...cards.
    3. PIN Use in Unsecured Devices
    Many financial institutions are implementing home PC and **telephone**
-based **applications** for bill payment, **account** transfer, **account**
inquiry, and other banking services. A surprising number of these installed
or planned applications use...levels.
    The plan should have the following capabilities and characteristics:
    1) be a coordinated approach **open** to all **debit** **card** issuers
    2) have flexible tools capable of identifying points of fraud and
points of compromise...

 15/3,K/61   **(Item 6 from file: 268)**
DIALOG(R)File 268:Banking Info Source
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00283288   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Building an effective debit card risk management program
Anderson, Douglas D; Urban, Richard H
ABA Bank Security & Fraud Prevention, v3, n2, p2-3+, Feb 1996
DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: Feature LANGUAGE:
English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02452

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   line cards.
    Organized perpetrators typically "scope out" a prospective target
issuer by opening a valid **account** , **requesting** a **debit** **card** , and
examining the magnetic stripe to determine whether the bank has CVV or a
PIN...counterfeiting.
    PIN use in unsecured devices
    Many financial institutions are using home personal computer and
telephone -based **applications** for bill payment, **account** transfer,
account inquiry and other banking services.
    A surprising number of these financial institutions use a portion...
levels.
    The plan should have the following capabilities and characteristics:
    (1) be a coordinated approach **open** to all **debit** **card** issuers
    (2) have flexible tools capable of identifying points of fraud and
points of compromise...

00242886   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Product file
Talmor, Sharona
Banker, v144, n817, p78-79, Mar 1994   DOCUMENT TYPE: Journal Article
LANGUAGE: English   RECORD TYPE: Abstract Fulltext
WORD COUNT: 01232

   (USE FORMAT 7 OR 9 FOR FULLTEXT)
...   format on a screen or entered into a computer for processing.
    The potential for the **application** of DataStrip to **credit**   **cards** ,
where fraud in the UK is estimated to cost about L600 million, is high. The
...

...Another might be the complex security element.
    * American-based software company Applix has introduced an **addition**
to its Applixware suite of products, Applix real time. It is a graphical
real time...

...2000, Teknekron, Micrognosis and Market Vision can be fed into Applix
spreadsheets for portfolio analysis, **options** pricing, index arbitrage or
exchange rate monitoring. An application programming interface, which will
enable customers...

...began in September 1992.
    MarketSheet for Windows supports more than 50 data feeds and several
features that will **enhance** its capabilities over earlier editions of
MarketSheet. It will give developers increased scripting and customise...

...longer limit its presence to one bank per country. The company also
plans to provide **additional** products and services for its small and
medium-sized businesses. These include facilities to enable...

...de France) and Portugal (Banco de Comercio e Industria) are linked
through IBOS on a **network** of 2,600 branches. The company has signed
letters of intent with six banks; three to one **bank** per country
encouraged customers to **open**   **accounts** with the banks. The Royal **Bank**
of Scotland increased its customer base by 20%--of which 80% was directly
attributed to...

```
Set     Items    Description
S1    1744091    APPLY OR APPLIES OR APPLIED OR APPLICANT? OR APPLICATION? -
                 OR REQUEST? OR REQUISITION? OR OPEN? ?
S2      36312    S1(5N)(ACCOUNT? ? OR CARD? ? OR PLATE? ?)
S3       2076    S2(5N)(CREDIT OR DEBIT OR CHARGE OR GIFT OR INSURANCE OR T-
                 ELECOMMUNICATION OR FINANCIAL OR BANK OR TELEPHONE OR PHONE OR
                 SHARE?)
S4       1149    S2(5N)(AFFINITY OR SMART OR LOAN OR ASSURANCE OR STOCK? ? -
                 OR CALLING OR SAVINGS OR CHECKING OR BOND? ? OR MONEY()MARKET?
                 OR BROKER?)
S5     355746    NETWORK OR INTERNET? OR EXTRANET? OR INTRANET? OR NET OR W-
                 WW OR WEB OR ELECTRONIC OR WEBSITE OR ON()LINE OR ONLINE
S6    1071051    SELECT? OR CHOOS? OR CHOS??? OR PICK? OR SPECIF? OR DESINA-
                 T? OR MAKE? ? OR DEFIN? OR PREFEREN?
S7    1103054    FEATURE? OR ENHANC? OR ADDIT? OR IMPROVEMENT? OR REFIN? OR
                 ELABORAT? OR OPTION? OR ATTRIB? OR CHARACTER? OR MODIFI?
S8       3032    S2(S)S6(S)S7
S9       3876    IC="H04L-029/06"
S10      7405    IC="G06F-017/60"
S11       206    S8 AND (S9 OR S10)
S12       316    S2(5N)S6(5N)S7
S13        35    S12 AND (S9 OR S10)
```

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01232798
Subscriber information management for broadcast systems and Internet
Verwaltung von Teilnehmerinformationen fur Rundfunksysteme und Internet
Gestion d'abonnes dans des systemes de diffusion et Internet
PATENT ASSIGNEE:
   CANAL+ Societe Anonyme, (1452151), 85/89 Quai Andre Citroen, 75711 Paris
      Cedex 15, (FR), (Applicant designated States: all)
INVENTOR:
   Lebouill, Gilles c/o Canal & Technologies s.a., 34 Place Raoul Dautry,
      75516 Paris Cedex 15, (FR)
LEGAL REPRESENTATIVE:
   Cozens, Paul Dennis et al (72971), Mathys & Squire 100 Grays Inn Road,
      London WC1X 8AL, (GB)
PATENT (CC, No, Kind, Date): EP 1067772 A1 010110 (Basic)
APPLICATION (CC, No, Date):   EP 99401890 990723;
PRIORITY (CC, No, Date): EP 99401680 990705
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
   LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04N-005/00; G06F-017/30; H04N-007/16;
   H04L-012/28; **G06F-017/60**
ABSTRACT WORD COUNT: 55
NOTE:
   Figure number on first page: 6

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A (English)   200102   582
      SPEC A   (English)   200102   6266
Total word count - document A   6848
Total word count - document B   0
Total word count - documents A + B   6848

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to deny access to internet services by subscribers.
   In order to set up an IAMS **account** , a subscriber first sends a
request for a new **account** , together with information such as
requested e-mail address and **selected**   **options** , from the
   receiver/decoder 13 to the IAMS 50. The IAMS checks the smartcard number
   ...

DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01136568
Transfer system, method, and recording medium therefor
Ubertragungssystem und -verfahren mit dazugehorigem Aufzeichungsmedium
Systeme de tranfert, methode et moyen d'enregistrement associe
PATENT ASSIGNEE:
   THE SUMITOMO BANK, LIMITED, (1137590), 3-2, Marunouchi, 1-chome,
      Chiyoda-ku, Tokyo, (JP), (Applicant designated States: all)
INVENTOR:
   Bando, Toshiro, c/o The Sumitomo Bank, Limited, 3-2 Marunouchi 1-chome,
      Chiyoda-ku, Tokyo, (JP)
LEGAL REPRESENTATIVE:
   Brown, Kenneth Richard et al (28831), R.G.C. Jenkins & Co. 26 Caxton
      Street, London SW1H 0RJ, (GB)
PATENT (CC, No, Kind, Date): EP 992960 A2 000412 (Basic)
APPLICATION (CC, No, Date):   EP 99306615 990820;

PRIORITY (CC, No, Date): JP 98284481 981006
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
   LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**
ABSTRACT WORD COUNT: 177
NOTE:
   Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200015   1290
      SPEC A   (English) 200015   4942
Total word count - document A   6232
Total word count - document B   0
Total word count - documents A + B   6232

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the transferred-to account number to the end of the name
   of the transferor, an **option** number 003 for setting the transferred-to
 account number to a transfer **requester** code, etc.
    By **specifying** any of the above described **options** , and by using the
   table of transferred-to account numbers and related information shown in
   ...

   13/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

01030324
MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:
   MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
      Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)
INVENTOR:
   TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
      (JP)
LEGAL REPRESENTATIVE:
   Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
      80469 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
                              WO 9909502 990225
APPLICATION (CC, No, Date):   EP 98937807 980813; WO 98JP3608 980813
PRIORITY (CC, No, Date): JP 97230564 970813
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 150
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 9942   17239
      SPEC A   (English) 9942   160346
Total word count - document A   177585
Total word count - document B   0
Total word count - documents A + B   177585

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the modification of the contents of the electronic ticket;

the electronic wallet, upon receiving the **modification** notification
message, generates and then transmits, to the service providing means, a
reaction **selection** message **requesting** a refund for the electronic
ticket; the service providing means, upon receiving the reaction
selection message, communicates with the settlement processing means to
issue a refund for the electronic ticket...automatic vending machine
according to the embodiment of the present invention;
    Fig. 39 is a **specific** diagram showing a RAM map for the electronic
telephone **card** accounting device according to the embodiment of the
present invention;
    Fig. 40 is a specific...ticket transfer processing according to the
embodiment of the present invention;
    Fig. 120A is a **specific** diagram showing the data structure of a
ticket transfer **request** for the ticket transfer processing according to
the embodiment of the present invention;
    Fig. 119B is a **specific** diagram showing the data structure of a
ticket transfer for the ticket transfer processing according...

...diagram showing the data structure of electronic telephone card
installation data;
    Fig. 130A is a **specific** diagram showing the data structure of a
modification **request** for the electronic telephone **card** installation
processing according to the embodiment of the present invention;
    Fig. 129B is a specific...

13/3,K/4   **(Item 4 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2001 European Patent Office. All rts. reserv.

00957813
**PERSONAL   ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT
    APPARATUS**
PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
**SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET
    APPAREIL PERMETTANT DE GERER CE SYSTEME**
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza Kadoma,
    Kadoma-shi, Osaka-fu, 571, (JP), (applicant designated states:
    DE;FR;GB)
INVENTOR:
  TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome,Setagaya-ku, Tokyo 156, (JP)
LEGAL REPRESENTATIVE:
  Casalonga, Axel et al (14511), BUREAU D.A. CASALONGA - JOSSE
    Morassistrasse 8, 80469 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 910028 A1 990421 (Basic)
                             WO 9821677 980522
APPLICATION (CC, No, Date):   EP 97912468 971114; WO 97JP4161 971114
PRIORITY (CC, No, Date): JP 96316897 961114; JP 97117681 970422
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 119

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 9916   12261
      SPEC A   (English) 9916   116678
Total word count – document A   128939
Total word count – document B   0
Total word count – documents A + B 128939

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION settlement system according to the second embodiment of
the present invention;
    Fig. 93D is a **specific** diagram showing the data structure for a

00828046   **Image available**
BROWSER INTERFACE AND NETWORK BASED FINANCIAL SERVICE SYSTEM
INTERFACE D'EXPLORATION ET SYSTEME DE SERVICES FINANCIERS SUR RESEAU
Patent Applicant/Assignee:
  PAINEWEBBER INCORPORATED, 1200 Harbor Boulevard, Weehawken, NJ 07087, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  FITZPATRICK William, 77 Concord Circle, Howell, NJ 07731, US, US
    (Residence), US (Nationality), (Designated only for: US)
  FURLONG John, 77 Westgate Boulevard, Plandome, NY 11030, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MAUER Robert, 2 Crabtree Lane, Levittown, NY 11756, US, US (Residence),
    US (Nationality), (Designated only for: US)
  HUMMELBERG David, 20 Pheasant Run Drive, Basking Ridge, NJ 07920, US, US
    (Residence), US (Nationality), (Designated only for: US)
  MARTONE Brian, 900 Willow Avenue, Apartment 7, Hoboken, NJ 07030, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  WARNICK Spencer (et al) (agent), Hoffman, Warnick & D'Alessandro LLC, 3
    E-Comm Square, Albany, NY 12207, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200161589 A2 20010823 (WO 0161589)
  Application: WO 2001US1881 20010117 (PCT/WO US0101881)
  Priority Application: US 2000182364 20000214; US 2000712358 20001114
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10339

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... menu 206 of a plurality of applications that is proved upon activation
  of the application **feature   selection** 218. **Applications** generally
  provide investor **account** data, online statements, transaction
  confirmation, IRS 1099's, investor account information, portfolio
  management, TH and...

00826123   **Image available**
SYSTEM AND METHOD FOR FACILITATING ONLINE SHOPPING ACTIVITIES
SYSTEME ET PROCEDE PERMETTANT DE FACILITER LES ACTIVITES D'ACHAT EN LIGNE
Patent Applicant/Assignee:
  SHOPEAZE SYSTEMS INC, 5201 Great American Parkway, Suite 219, Santa
    Clara, CA 95054, US, US (Residence), US (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:

LIEU Sun Ming, 786 Campbell Avenue, Los Altos, CA 94024, US, US
    (Residence), CA (Nationality), (Designated only for: US)
  MALISKA Thomas P, 2850 Middlefield Road, #235, Palo Alto, CA 94306, US,
    US (Residence), US (Nationality), (Designated only for: US)
  YEE Donald, 27 McNeil Lane, Danville, CA 94526, US, US (Residence), US
    (Nationality), (Designated only for: US)
Legal Representative:
  KOTWAL Sujit B (et al) (agent), Townsend and Townsend and Crew LLP, Two
    Embarcadero Center, 8th floor, San Francisco, CA 94111, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200159664 A1 20010816 (WO 0159664)
  Application: WO 2001US4093 20010207 (PCT/WO US0104093)
  Priority Application: US 2000502863 20000211; US 2000181666 20000211
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9787

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the user's online shopping time is usually wasted in browsing through
   several vendor catalogs.

   Additionally , conventional shopping **applications** do not take into
   account a user's **specific** needs or **preferences** . For example, if a
   user on a diet prefers to purchase items with low fat...

   13/3,K/7   (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00797965   **Image available**
DATA PROCESSING SYSTEM FOR MANAGING CHEMICAL PRODUCT USAGE
**SYSTEME DE TRAITEMENT DE DONNEES PERMETTANT DE GERER L'UTILISATION D'UN
    PRODUIT CHIMIQUE**
Patent Applicant/Assignee:
  ECOLAB INC, Ecolab Center, Saint Paul, MN 55102, US, US (Residence), US
    (Nationality)
Inventor(s):
  GARDNER James P Jr, 12426 Ravine Circle, Stillwater, MN 55082, US,
Legal Representative:
  SORENSEN Andrew D (agent), Ecolab Inc., 840 Sibley Memorial Highway,
    Mendota Heights, MN 55118, US,
Patent and Priority Information (Country, Number, Date):
  Patent: .   WO 200131532 A2 20010503 (WO 0131532)
  Application: WO 2000US23610 20000828 (PCT/WO US0023610)
  Priority Application: US 99428841 19991028
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 12032

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... to characterize use of the chemical product in the chemical
  application system. a target parameter **specifying** a desired data
  characteristic for product usage relating to the customer **account** ,
  wherein the analysis **application** identifies data that fails to satisfy
  the target parameters. The data processing system of claim...

  13/3,K/8   (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00788803   **Image available**
ONLINE VEHICLE REGISTRATION
IMMATRICULATION DE VEHICULE EN LIGNE
Patent Applicant/Assignee:
  3M INNOVATIVE PROPERTIES COMPANY, 3M Center, Post Office Box 33427, Saint
    Paul, MN 55133-3427, US, US (Residence), US (Nationality)
Inventor(s):
  FIEGEN Mark D, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  FRIER David H, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  HENRY Joan K, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  HOLSTEEN Steven E, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  JORDAN Robert H, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  LARSON David W, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  MCMAHON Thomas, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  RAJAN Sundar, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
Legal Representative:
  GWIN Doreen S L (et al) (agent), Office of Intellectual Property Counsel,
    Post Office Box 33427, Saint Paul, MN 55133-3427, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200122317 A2 20010329 (WO 0122317)
  Application: WO 2000US25734 20000920 (PCT/WO US0025734)
  Priority Application: US 99155713 19990923; US 2000645915 20000825
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
  (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 16514

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... interface of claim 58, wherein the user interface is further operable
  when the user has **selected** an **option** for ordering a special issue
  plate /document/article for:

  displaying a **request** for a vanity identification for use in printing
  the special issue plate/document/article; allowing...

00787016   **Image available**
METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES
PROCEDE   ET   SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET
  INTERNET
Patent Applicant/Assignee:
  OY RADIOLINJA AB, P.O. Box 500, FIN-00181 Helsinki, FI, FI (Residence),
    FI (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  VAZVAN Behruz, Viulutie 7 B 25, FIN-00420 Helsinki, FI, FI (Residence),
    FI (Nationality), (Designated only for: US)
Legal Representative:
  SEPPO LAINE OY (agent), Itamerenkatu 3 B, FIN-00180 Helsinki, FI,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200120506 A1 20010322 (WO 0120506)
  Application: WO 2000FI775 20000914   (PCT/WO FI0000775)
  Priority Application: FI 991958 19990915
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
  (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: Finnish
Fulltext Word Count: 20070

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... basis of the said condition.

  17. A method according to one of the above Claims, **characterized** in
  that the said time-window is service/page/**card** -pack-**specific** and/or
  application   specific , and that the time-window parameters are sent in
  connection with the service data (such...or exchange of data, is
  prevented or terminated.
  30. A method according to Claim 29, **characterized** in that the said time
  window is ser-vice/page/**card** -pack-**specific** or **application** -
  specific and that the parameters of the time-window are sent to the
  terminal device (1...

00781967   **Image available**
ELECTRONIC FUNDS DISBURSEMENT SYSTEM AND METHOD
PROCEDE ET SYSTEME ELECTRONIQUES DE DEBOURSEMENT DE FONDS
Patent Applicant/Assignee:
  THE CHASE MANHATTAN BANK, 270 Park Avenue, New York, NY 10017, US, US
    (Residence), US (Nationality)
Inventor(s):
  JEMELLA Donald F, 5 Sparta View, Ossining, NY 10562, US,
  CRANMER Elizabeth, 172 Buena Vista Avenue, Fair Haven, NJ 07704, US,
  STACHE Robert M, 2530 Elderberry Road, North Bellmore, NY 11710, US,

Detailed Description
... card account, updating personal information, i.e., indicative
    information, for a card holder, deleting a **card   account , selecting**
    a PIC and **requesting** a report. T he **selection** of any of these
    maintenance **options** causes user computer 4 to generate created card
    account maintenance data and to transmit this...

  13/3,K/11   (Item 7 from file: 349)
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED
    ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR UNE ARCHITECTURE BASEE SUR
    LE COMMERCE ELECTRONIQUE**

...International Patent Class: **G06F-017/60**
Fulltext Availability:

Detailed Description

Detailed Description
... specific user account. Therefore, it is important that all data access
   components have a pre **defined** **account** to use when **requesting**
   database connections. In **addition** , connections are pooled only within
   the same process. This implies that every MTS package may...privileges to
   application accounts. Rights include full access to the application
   schema and insert on **selected** architecture tables.

   RetaAdmin Administrator id. This **account** is used for architecture and
   application maintenance.

   RetaUser **Application** id. This **account** is used to gain access to
   application specific database objects during

   13/3,K/12   **(Item 8 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777021
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER
   FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE
   POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER
   LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS
Patent Applicant/Assignee:
  AC PROPERTIES BV, Parkstraat 83, NL-2514 JG 's Gravenhage, The Hague, NL,
    NL (Residence), NL (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HICKMAN Paul L, Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto,
    CA, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109792 A2 20010208 (WO 0109792)
  Application: WO 2000US20549 20000728   (PCT/WO US0020549)
  Priority Application: US 99364091 19990730
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
  UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 133373

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... specific user account. Therefore, it is important that all data access
   components have a pre **defined** **account** to use when **requesting**
   database connections. In **addition** , connections are pooled only within
   the same process. This implies that every MTS package ...architecture
   and application schemas.
   Reta-User Application Role. This role provides rights and privileges to
application **accounts** . Rights include full access to the application
   schema and insert on **selected** architecture tables.

RetaAdmin Administrator id. This **account** is used for architecture and
application maintenance.

RetaUser **Application** id. This **account** is used to gain access to
application **specific** database objects during application execution.

Architecture Tables
The ReTA Phase I Architecture Frameworks require the...

13/3,K/13   (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777020
**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN
  AN E-COMMERCE TECHNICAL ARCHITECTURE**
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES
  DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE**
Patent Applicant/Assignee:
  ACCENTURE LLP, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL
    (Residence), NL (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  UNDERWOOD Roy A, 4436 Hearthmoor Court, Long Grove, IL 60047, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box
    52037, Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200109791 A2-A3 20010208 (WO 0109791)
  Application: WO 2000US20547 20000728 (PCT/WO US0020547)
  Priority Application: US 99364161 19990730
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 133530

...International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... specific user account. Therefore, it is important that all data access
  components have a pre **defined   account** to use when **requesting**
  database connections. In **addition** , connections are pooled only within
  the same process. This implies that every MTS package may...

13/3,K/14   (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00769852   **Image available**
COMMON INTERNET AND BROADBAND SUBSCRIBER MANAGEMENT
SYSTEME DE GESTION D'INFORMATIONS CONCERNANT DES ABONNES A INTERNET
Patent Applicant/Assignee:
  CANAL+ SOCIETE ANONYME, 85/89, quai Andre Citroen, Cedex 15, F-75711
    Paris, FR, FR (Residence), FR (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:

LEBOUILL Gilles, Canal+ Technologies Societe Anonyme, 34, place Raoul
   Dautry, F-75516 Paris Cedex 15, FR, FR (Residence), FR (Nationality),
   (Designated only for: US)
Legal Representative:
   COZENS Paul Dennis (et al) (agent), Mathys & Squire, 100 Grays Inn Road,
      London WC1X 8AL, GB,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200103422 A2-A3 20010111 (WO 0103422)
   Application: WO 2000IB970 20000703 (PCT/WO IB0000970)
   Priority Application: EP 99401680 19990705; EP 99401890 19990723
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
   DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
   LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
   SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7571

...International Patent Class: **G06F-017/60**
Fulltext Availability:
   Detailed Description

Detailed Description
... to deny access to internet services by subscribers.

   In order to set up an IAMS **account** , a subscriber first sends a **request**
   for a new **account** , together with information such as **requested**
   e-mail address and **selected**   **options** , from the receiver/decoder 13 to
   the IAMS 50. The IAMS checks the smartcard number...

 13/3,K/15   (Item 11 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00766075   **Image available**
ELECTRONIC STATEMENT, BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD
SYSTEME   DE   RELEVE,   DE   PRESENTATION DE FACTURE ET DE PAIEMENT ET PROCEDE
   CORRESPONDANT
Patent Applicant/Assignee:
   MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US
      (Residence), — (Nationality)
Inventor(s):
   GROSS Mitchell I, 3 Columbus Circle, Eastchester, NY 10709, US
   DULYK William A, 566 Webster Avenue, New Rochelle, NY 10801, US
   LAWRENCE Robert J, 15 Yates Avenue, Ossining, NY 10562, US
   UNGER Paul J, 601 West 110th Street, New York, NY 10025, US
Legal Representative:
   LIPSITZ Randy, Kramer Levin Naftalis & Frankel LLP, 919 Third Avenue, New
      York, NY 10022, US
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200079451 A1 20001228 (WO 0079451)
   Application: WO 2000US16567 20000615 (PCT/WO US0016567)
   Priority Application: US 99334876 19990617
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
   DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
   LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
   TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 14443

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... When customer 102 clicks "pay all" from the GUI, customer client
  software 120 generates payment **requests** using the default funding
  account 106 **specified** for each biller 108 account. **Additional**
  default payment **options** may also be **specified** at customer client
  software 120 in support of the "pay all" option such as whether...

  13/3,K/16   **(Item 12 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00761430
**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PRIORITIZING COMPONENTS OF
  A NETWORK FRAMEWORK REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY**
**SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
  PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
  EN OEUVRE D'UNE TECHNIQUE**
Patent Applicant/Assignee:
  ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
    US (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US
Legal Representative:
  BRUESS Steven C, Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN
    55402-0903, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073956 A2 20001207 (WO 0073956)
  Application: WO 2000US14406 20000524 (PCT/WO US0014406)
  Priority Application: US 99321274 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
  model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
  (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 143288

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... more than 5 people, a tool should provide support for multiple
  developers. This support includes **features** such as object check
  in/check-out, a central design repository for the storage of **application**
  objects and user interface **definitions** , and version control.
  Additionally , the development team should be able to cleanly divide the
  application(s) into pieces that...

  13/3,K/17   **(Item 13 from file: 349)**

00761423
**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING
WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF
TECHNOLOGY**
**SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES
COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE
TECHNOLOGIE**
Patent Applicant/Assignee:
  ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
    (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073929 A2 20001207 (WO 0073929)
  Application: WO 2000US14457 20000524 (PCT/WO US0014457)
  Priority Application: US 99321136 19990527
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
  model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
  (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 143275

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... such as object check in/check-out, a central design repository for the
  storage of **application** objects and user interface **definitions** , and
  version control. **Additionally** , the development team should be able to
  cleanly divide the application(s) into pieces that...

 13/3,K/18   (Item 14 from file: 349)

00757392   **Image available**
**METHOD AND SYSTEM OF OFFERING WIRELESS TELECOMMUNICATION SERVICES IN A
VISITED TELECOMMUNICATION NETWORK**
**PROCEDE ET SYSTEME OFFRANT DES SERVICES DE TELECOMMUNICATION HERTZIENNE
DANS UN RESEAU DE TELECOMMUNICATIONS VISITE**
Patent Applicant/Assignee:
  NOKIA NETWORKS OY, Keilalahdentie 4, FIN-02150 Espoo, FI, FI (Residence),
    FI (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  TIMONEN Juha T, Soirotie 7, FIN-90800 Oulu, FI, FI (Residence), FI
    (Nationality), (Designated only for: US)
  SMOLANDER Jouni, Pellervonkatu 22 A 13, FIN-33540 Tampere, FI, FI
    (Residence), FI (Nationality), (Designated only for: US)
Legal Representative:

KOLSTER OY AB, Iso Roobertinkatu 23, P.O. Box 148, FIN-00121 Helsinki, FI
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200070798 A1 20001123 (WO 0070798)
  Application: WO 2000FI429 20000512 (PCT/WO FI0000429)
  Priority Application: FI 991105 19990514
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
  CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
  model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
  GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK (utility
  model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12223

International Patent Class: **G06F-017/60** ...
Fulltext Availability:
  Detailed Description

Detailed Description
... may comprise e. g. identification data of the user, the mobile station
  IVIS, the smart **card** SC or some other **application** . A **specific**
  combination of **characters** , for example, can be used as a user
  identifier, which is entered by the user...

 13/3,K/19   (Item 15 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00753798   **Image available**
ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE
Patent Applicant/Assignee:
  SPENDCASH COM INC, Suite 1401, 90 William Street, New York, NY 10038, US,
    US (Residence), US (Nationality)
Inventor(s):
  RICHELSON Elliott Jason, Apt. 1-F, 25 Cornelia Street, New York, NY 10014
    , US
  REDDY Benjamin I, 6th Floor, 135 Grand Street, New York, NY 10013, US
Legal Representative:
  GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
    1300 I Street N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200067178 A2 20001109 (WO 0067178)
  Application: WO 2000US11854 20000503 (PCT/WO US0011854)
  Priority Application: US 99132385 19990504
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10488

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

... for example, withdrawing funds or opening an on-line account. For
this invention consumer 22 **chooses** the **option** to **open** an **account**
on broker computer 10. Terminal 38b then prompts consumer 22 for a
payment method. The...

13/3,K/20   (Item 16 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001·WIPO/MicroPat. All rts. reserv.

00750424   **Image available**
**APPARATUS AND METHOD FOR PROVIDING PRODUCTS AND SERVICES IN A TRANSPORT
VEHICLE USING A NETWORK OF COMPUTERS**
**SYSTEME ET PROCEDE DESTINES A FOURNIR DES PRODUITS ET DES SERVICES GRACE A
UN RESEAU D'ORDINATEURS DANS UN VEHICULE DE TRANSPORT DE PASSAGERS**
Patent Applicant/Inventor:
  BROTHERSTON David N, 930 Camino Ibiza, San Clemente, CA 92672, US, US
    (Residence), US (Nationality)
Legal Representative:
  FURRER Brian P, Taiyo, Nakajima & Kato, 7th Floor, HK-Shinjuku Bldg.,
    3-17, Shinjuku 4-chome, Shinjuku-ku, Tokyo 160-0022, JP
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200063806 A1 20001026 (WO 0063806)
  Application: WO 2000US10031 20000412 (PCT/WO US0010031)
  Priority Application: US 99129998 19990419
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM·GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9019

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... may configure the system to operate in only a part of the cabin and
may **specify** other display **options** 257,258. Service **requests** ,
including credit **card** verifications 259 communicate with the Cabin
Server 14 to update the status 260. As service...

13/3,K/21   (Item 17 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00736839
INTERACTIVE POINT ACCESS FINANCIAL AND INFORMATION SYSTEM
**SYSTEME INTERACTIF D'INFORMATIONS ET DE TRAITEMENT D'OPERATIONS BANCAIRES A
ACCES A DISTANCE**
Patent Applicant/Assignee:
  NATIONAL CITY BANK, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
    (Residence), US (Nationality)
Patent Applicant/Inventor:
  KJONAAS Donald W, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
    (Residence), US (Nationality)
  ANDREAS David L, 651 Nicollet Mall, Minneapolis, MN 55402-1611, US, US
    (Residence), US (Nationality)
Legal Representative:
  KEOUGH Steven J, Patterson & Keough, P.A., 4800 IDS Center, 80 South 8th

Street, Minneapolis, MN 55401-2100, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200049552 A2 20000824 (WO 0049552)
  Application: WO 2000US4269 20000218 (PCT/WO US0004269)
  Priority Application: US 99252834 19990219
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7248

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... secondary use as a drop-off for original documents relating to
  consumer transactions such as **account   application** .

  Specific advances, **features** and advantages of the present invention
  will become apparent upon examination of the following description...

 13/3,K/22   (Item 18 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00731975   **Image available**
A METHOD AND DEVICE FOR EXCHANGE OF INFORMATION
PROCEDE ET DISPOSITIF D'ECHANGE D'INFORMATIONS
Patent Applicant/Inventor:
  IDERUP Mats, Rudeboksvagen 814, S-226 55 Lund, SE, SE (Residence), SE
    (Nationality)
  STRANDMARK Bjorn, Appelvagen 3, S-241 93 Eslov, SE, SE (Residence), SE
    (Nationality)
  LARSSON Anders, Poppelvagen 12, S-244 41 Kavlinge, SE, SE (Residence), SE
    (Nationality)
Legal Representative:
  HANSSON THYRESSON PATENTBYRA AB, Patent Dept., Box 73, S-201 20 Malmo, SE
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200045311 A1 20000803 (WO 0045311)
  Application: WO 2000SE160 20000127 (PCT/WO SE0000160)
  Priority Application: SE 99321 19990201
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: Swedish
Fulltext Word Count: 5111

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... of the smart card. An example of a standardized operating system for

managing these smart **cards** is OTA (**Open** Terminal Architecture).

In **addition** , a smart card can utilize encryption that **makes** it difficult to counterfeit. This makes a smart card well suited for all types of...

13/3,K/23   (Item 19 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00729644   **Image available**
SYSTEM AND METHOD FOR RECOVERING REFUNDABLE TAXES
SYSTEME ET PROCEDE DE RECOUVREMENT DE TAXES REMBOURSABLES
Patent Applicant/Assignee:
  MASTERCARD INTERNATIONAL INCORPORATED, 2000 Purchase Street, Purchase, NY
    10577, US, US (Residence), US (Nationality)
Inventor(s):
  CERRA Peter J, 28 Crest Drive, White Plains, NY 10607, US,
Legal Representative:
  SCHEINFELD Robert C (agent), Baker Botts L.L.P., 30 Rockefeller Plaza,
    New York, NY 10112-0228, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200042546 A2-A3 20000720 (WO 0042546)
  Application: WO 2000US1144 20000118 (PCT/WO US0001144)
  Priority Application: US 99232555 19990118
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8801

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... with the VAT application. If so, step 714 proceeds to the subroutine
  to obtain a **card** with the VAT **application** , described in Figure 7C. If
  this **option** is not **chosen** , step 716 determines if the user pressed
  button 814 to indicate setting up of the...

13/3,K/24   (Item 20 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00723846   **Image available**
ENCRYPTED VIRTUAL PRIVATE NETWORK FOR ACCESSING REMOTE SENSORS
RESEAU PRIVE VIRTUEL CHIFFRE SERVANT A ACCEDER A DES DETECTEURS A DISTANCE
Patent Applicant/Assignee:
  CYBERSIGNS INC, Suite 202, 8304 Clairemont Mesa Boulevard, San Diego, CA
    92111, US, US (Residence), US (Nationality)
Inventor(s):
  BOODMAN David J, 4271 Calle Mar De Ballenas, San Diego, CA 92130, US
  FURMAN Adam, 11517 Windcrest Lane #38, San Diego, CA 92128, US
  KOZUBIK John, P.O. Box 4867, Boulder, CO 80306, US
  CHIRANAKHON Grean, Apt. 183, 3770 Boyd Avenue, San Diego, CA 92111, US
Legal Representative:
  HUNT Dale C, Knobbe, Martens, Olson & Bear, LLP, 16th floor, 620 Newport
    Center Drive, Newport Beach, CA 92660, US

Patent and Priority Information (Country, Number, Date):
  ╲Patent: WO 200036807 A2 20000622 (WO 0036807)
  ╲ Application: WO 99US30139 19991217 (PCT/WO US9930139)
  ╲ Priority Application: US 98216388 19981218; US 98216415 19981218; US
      98216700 19981218
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
    DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
    LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
    TM TR TT TZ UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15467

Main International Patent Class: **H04L-029/06**
Fulltext Availability:
  Detailed Description

Detailed Description
... password or login name as well as the ability to choose a unique
   sequence to **make** it easier to remember.

   Center Staff Controls Access - Parents **request   additional   accounts**
   giving the center staff the ability to determine appropriateness of
   access for the additional users...

 13/3,K/25   (Item 21 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00720397   **Image available**
INTERNET-BASED NETWORK MARKETING
MARKETING DE RESEAU SUR INTERNET
Patent Applicant/Assignee:
  PINNACLE COMMUNICATIONS INTERNATIONAL INC, 3751 San Jose Place, Suite 15,
    Jacksonville, FL 32257, US, US (Residence), US (Nationality)
Inventor(s):
  LEVINE William A, 2994 Bernice Drive, Jacksonville, FL 32257, US
Legal Representative:
  GARDNER Arthur A, Gardner & Groff, P.C., Paper Mill Village, Building 23,
    680 Village Trace, Suite 300, Marietta, GA 30067, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200033272 A1 20000608 (WO 0033272)
  Application: WO 99US28605 19991202 (PCT/WO US9928605)
  Priority Application: US 98110673 19981202
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
    ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
    LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
    UA UG UZ VN YU ZA ZW
    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
    (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3213

International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the net purchase price.

Step 8: Payment
Once the product, program, or service has been **chosen** , customers are
given the **option** of paying by credit **card** , electronic transfer,
and/or **application** of credits.

Step 9: Verification of Purchase
An e-mail receipt for verification of the...

 13/3,K/26   (Item 22 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00708113
ELECTRONIC CATALOG AND SHARED ELECTRONIC TRANSACTION SYSTEM
CATALOGUE ELECTRONIQUE ET SYSTEME DE TRANSACTION ELECTRONIQUE PARTAGE
Patent Applicant/Assignee:
  ELECTRONIC COMMERCE AND CATALOG SERVICES INC, ELECTRONIC COMMERCE AND
    CATALOG SERVICES, INC., 5212 Baltimore Avenue, Bethesda, MD 20816, US
Inventor(s):
  MATTERN Robin A, MATTERN, Robin, A., 1610 Apricot Court, Reston, VA
    20190, US
  LIZARDOS Elias, LIZARDOS, Elias, Apartment 237, 1504 Lincoln Way, McLean,
    VA 22102, US
  NIKAS Basil W, NIKAS, Basil, W., 5212 Baltimore Avenue, Bethesda, MD
    20816, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 0021012 A2 20000413 (WO 200021012)
  Application: WO 99US23224 19991004 (PCT/WO US9923224)
  Priority Application: US 98102967 19981002
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY
  KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 5988

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Detailed Description

Detailed Description
... enters the requested personal information (billing and shipping
  addresses, phone number, E-mail address, etc.); **chooses** among the
  payment **options** offered; then enters the **requested** payment
  information, e.g. credit **card** type, account number, etc.

  All information that is captured in the above process is recorded...

 13/3,K/27   (Item 23 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00692500
AUTOMATED DOCUMENT CASHING SYSTEM
SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS
Patent Applicant/Assignee:
  CAPITAL SECURITY SYSTEMS INC, CAPITAL SECURITY SYSTEMS, INC., 6171 North
    Sheridan Road, Chicago, IL 60660, US
Inventor(s):
  GUSTIN Robin Haley, GUSTIN, Robin, Haley, 6171 North Sheridan Road,
    Chicago, IL 60660, US

LIVINGSTON Troy W, LIVINGSTON, Troy, W., 501 Pfingsten, Northbrook, IL
   60062, US
PARK Namsoo, PARK, Namsoo, 2232 Kensington Drive, Schaumburg, IL 60194,
   US
SHEKOORY Nabil, SHEKOORY, Nabil, 6811 North Lakewood 2E, Chicago, IL
   60626, US
Patent and Priority Information (Country, Number, Date):
   Patent: WO 0005667 A2 20000203 (WO 200005667)
   Application: WO 99US15446 19990708 (PCT/WO US9915446)
   Priority Application: US 98113913 19980710
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
   ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
   LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
   UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
   TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
   CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 28040

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
   Detailed Description

Detailed Description
... 0-9,999.

   U8 Cents; 0-99.

   CIRS CONF Conf; Amount confidence.

   CIRS-AMOUNT;
   // Generic **account** field. May contain any **application -specific
   characters** , but would typically be digits.
   typedef char CIRS-ACCOUNT[201;
   // CIRS specific date field.

   typedef...0-9,999.

   U8 Cents; 0-99.

   CIRS-CONF Conf; Amount
   confidence.

   CIRS-AMOUNT;
   // Generic **account** field. May contain any **application -specific
   characters** , but would typically be digits.

   typedef char CIRS-ACCOUNT[201;
   // CIRS specific date field.

   typedef...

 13/3,K/28   (Item 24 from file: 349)
DIALOG(R)File 349:PCT Fulltext

00661008   **Image available**
ELECTRONIC COMMERCE METHODS AND APPARATUS
PROCEDE ET APPAREIL DE COMMERCE ELECTRONIQUE
Patent Applicant/Assignee:
   E-LYSIUM TRANSACTION SYSTEMS INC, E-LYSIUM TRANSACTION SYSTEMS INC. ,
      Suite 900, 444 Brickell Avenue, Miami, FL 33131 , US
Inventor(s):
   BASER Caroline, BASER, Caroline , 1512 S.W. 5th Street, Ft. Lauderdale,
      FL 33312 , US

GOROSTIS Oliver, GOROSTIS, Oliver , 9, rue d'Auvergne, F-50130 Octeville
  , FR
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9944165 A1 19990902
  Application: WO 99US4132 19990225 (PCT/WO US9904132)
  Priority Application: US 9875872 19980225; US 99256540 19990224
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
  CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
  GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 6436

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Detailed Description

Detailed Description
... TxS engine layer manages pre-paid distributed transactions. The TxS
  engine is free of vendor-**specific features** , and has an **open**
  architecture, in that pre-paid **accounts** can be initially set up by an
  existing debit platform vendor's software, then later...

 13/3,K/29   (Item 25 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00630204   **Image available**
AUTOMATED METER READING SYSTEM
SYSTEME DE LECTURE AUTOMATIQUE DES COMPTEURS
Patent Applicant/Assignee:
  ABB POWER T & D COMPANY INC, ABB POWER T & D COMPANY INC. , 1021 Main
    Campus Drive, Raleigh, NC 27606 , US
Inventor(s):
  KELLEY Raymond H, KELLEY, Raymond, H. , 14001 Bingham Driver, Raleigh, NC
    27614 , US
  CARPENTER Richard Christopher, CARPENTER, Richard, Christopher , 3808
    Barbican Court, Fuquay- Varina, NC 27526 , US
  LUNNEY Robert H, LUNNEY, Robert, H. , 1147 Sturdivant Drive, Cary, NC
    27511 , US
  MARTINEZ Maureen, MARTINEZ, Maureen , 1110D Schaub Drive, Raleigh, NC
    27606 , US
  KENNEY Jonathan Q, KENNEY, Jonathan, Q. , 104 Quid Court, Cary, NC 27513
    , US
  MILL David Ethan, MILL, David, Ethan , 5201 Harrington Grove Drive,
    Raleigh, NC 27613 , US
  HUBBARD Charles Keith, HUBBARD, Charles, Keith , 19 Shepherd Street,
    Raleigh, NC 27607 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9913426 A1 19990318
  Application: WO 98US19034 19980911 (PCT/WO US9819034)
  Priority Application: US 9758659 19970911; US 9882647 19980521; US
    9882758 19980521; US 9882568 19980521; US 9882811 19980521
Designated States: AU BR CA MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC
  NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 46466

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Detailed Description

Detailed Description
.... a meter from an account.

Account This disassociation does not physically Synchronous remove the
meter.

Request
Modify **Account**   **Modifies** the **definition** of an existing Synchronous
account .

Request
Terminate **Account** Terminates an **account** . The account Synchronous must
not have any meters 60 assigned to Request it.

Rates include...

 13/3,K/30   (Item 26 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00597815   **Image available**
HOTEL CHECK-IN SYSTEM WITH WIRELESS COMMUNICATION
SYSTEME D'ENREGISTREMENT AVEC COMMUNICATION SANS FIL POUR HOTELS
Patent Applicant/Assignee:
  MARTIN Jay R, MARTIN, Jay, R., 1735 Green Bay Road, Highland Park, IL
    60035, US
  MARTIN Scott E, MARTIN, Scott, E., 1735 Green Bay Road, Highland Park, IL
    60035, US
Inventor(s):
  MARTIN Jay R, MARTIN, Jay, R., 1735 Green Bay Road, Highland Park, IL
    60035, US
  MARTIN Scott E, MARTIN, Scott, E., 1735 Green Bay Road, Highland Park, IL
    60035, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9843195 A1 19981001
  Application: WO 97US4546 19970321   (PCT/WO US9704546)
  Priority Application: WO 97US4546 19970321
Designated States: AU CA CN JP KR MX NO RU AT BE CH DE DK ES FI FR GB GR IE
  IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 6980

International Patent Class: **G06F-017/60** ; G06G-007/52;
Fulltext Availability:
  Detailed Description

Detailed Description
... include circuitry to receive and store in memory the credit card
  identity information of the **card** authorized to **open** a **specific**
  guest room. In **addition** the circuitry will be connected with the room
  card reader 55 to receive card identity...

 13/3,K/31   (Item 27 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00580471   **Image available**
MICROPROCESSOR CARD PAYMENT SYSTEM
SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR
Patent Applicant/Assignee:
  INSTITUTE OF SYSTEMS SCIENCE, INSTITUTE OF SYSTEMS SCIENCE , National
    University of Singapore, Heng Mui Keng Terrace, Kent Ridge, Singapore
    119597 , SG
Inventor(s):

DENG Huijie, DENG, Huijie , 57 West Coast Road, Singapore 127787 , SG
NGAIR Teow-Hin, NGAIR, Teow-Hin , Block 334, Kang Ching Road &13-254,
    Singapore 610334 , SG
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9825220 A1 19980611
  Application: WO 97SG65 19971203 (PCT/WO SG9700065)
  Priority Application: SG 9611524 19961204
Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
  PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 10980
Main International Patent Class: **G06F-017/60 ;**
Fulltext Availability:
  Detailed Description

Detailed Description
... e., non-repeating value of seq# to foil or identify replay attack. The
  authenticated withdrawal **request   optionally** contains the
  microprocessor **card** 's card# , C-balance , and the **specified**
  withdrawal amount. As described above, the request contains either a
  digital signature or a secret...

 13/3,K/32   (Item 28 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00572478   **Image available**
**METHOD   OF   TRANSFERRING FUNDS EMPLOYING A THREE;ndash;NODE REAL;ndash;TIME
  ELECTRONIC INTERLOCK**
**PROCEDE   PERMETTANT   DE   TRANSFERER   DES   FONDS   AU MOYEN D'UN VERROUILLAGE
  ELECTRONIQUE EN TEMPS REEL A TROIS NOEUDS**
Patent Applicant/Assignee:
  UNISYS CORPORATION, UNISYS CORPORATION , Township Line and Union Meeting
    Roads, Mail Stop C1SW19, Blue Bell, PA 19424;ndash;0001 , US
Inventor(s):
  SMORODINSKY Lev, SMORODINSKY, Lev , 25121 Grissom Road, Laguna Hills, CA
    92653 , US
  McSWEENEY Joseph C, McSWEENEY, Joseph, C. , 32775 Sentinal Drive, Trabuco
    Canyon, CA 92679 , US
  THOMPSON James W, THOMPSON, James, W. , 22681 Whiteoaks, Mission Viejo,
    CA 92692 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9818095 A1 19980430
  Application: WO 97US19082 19971021 (PCT/WO US9719082)
  Priority Application: US 96735145 19961022
Designated States: CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 7761

Main International Patent Class: **G06F-017/60 ;**
Fulltext Availability:
  Detailed Description

Detailed Description
... owner. Then, the accounts A(r) and A(s) which are identified in each
  input **request   specify** both the **account** owner and the account
  number. Similarly, any **additional** items of information can be included
  in the customer accounts and net accounts over that...

 13/3,K/33   (Item 29 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00557790   **Image available**
A1 METHOD AND SYSTEM FOR USING AN APPLICATION PROGRAMMABLE SMART CARD FOR
    FINANCIAL TRANSACTIONS IN MULTIPLE COUNTRIES
PROCEDE ET SYSTEME UTILISANT UNE CARTE A PUCE PROGRAMMABLE PAR APPLICATIONS
    POUR EFFECTUER DES TRANSACTIONS FINANCIERES DANS PLUSIEURS PAYS
Patent Applicant/Assignee:
  TRANSACTION TECHNOLOGY INC, TRANSACTION TECHNOLOGY, INC. , Citibank
    Development Center, 12731 W. Jefferson Boulevard, Los Angeles, CA 90066
    , US
Inventor(s):
  KAWAN Joseph C, KAWAN, Joseph, C. , 2034 Paramount Drive, Hollywood, CA
    90068 , US
  YUNG-HANG TAN Warren, YUNG-HANG TAN, Warren , 2374 Moberly Court,
    Thousand Oaks, CA 91360 , US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9802834 A1 19980122
  Application: WO 96US20290 19961230   (PCT/WO US9620290)
  Priority Application: US 96683781 19960716
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
  MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD
  SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU
  MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 7300

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Detailed Description

Detailed Description
... ATM interpreter (3) is a generalized application program that performs
  the basic function of smart **card application** programs, but does not
  have the **specific** perimeters, security **features** , access conditions,
  and data structure rules that distinguish one smart **card application**
  program for another.

  The first application module (4) contains **additional** programming which
  can fill tin the gaps for the ATM interpreter (3) to allow the...

 13/3,K/34   (Item 30 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00513793   **Image available**
SALES PROCESS SUPPORT SYSTEM AND METHOD
SYSTEME DE SUPPORT POUR LES TECHNIQUES DE VENTE ET METHODE ASSOCIEE
Patent Applicant/Assignee:
  CITIBANK NA
Inventor(s):
  MELCHIONE Anthony R
  MARTINEZ Rafael
  SEIFERT Eric
  HIRSCH Martin
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9715023 A2-A3 19970424
  Application: WO 96US16306 19961017   (PCT/WO US9616306)
  Priority Application: US 95544102 19951017; US 96702039 19960823
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
  GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
  RO RU SD SE SG TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ
  MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
  CM GA GN ML MR TD TG
Publication Language: English
Fulltext Word Count: 33592

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
Detailed Description

Detailed Description
... variables at the household level.

However, even in this case the user may want to **specify** other
characteristics that the product must have (**open** date, individual
account balance, etc.) that are only available at the account level.
This query will pick all...

13/3,K/35 **(Item 31 from file: 349)**
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00429725
COMPUTER BASED FINANCIAL PLANNING SYSTEM
SYSTEME INFORMATISE DE PLANIFICATION FINANCIERE
Patent Applicant/Assignee:
  BUSINESS MATTERS INCORPORATED
Inventor(s):
  WEISS David J
  KALIN Ronald
  GOOD Philip N Jr
  LOW Robert J
  LOHNES Phillip P
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9625717 A1 19960822
  Application: WO 96US1057 19960125 (PCT/WO US9601057)
  Priority Application: US 95388478 19950214
Designated States: CA AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 17228

Main International Patent Class: **G06F-017/60** ;
Fulltext Availability:
  Detailed Description

Detailed Description
... on credit. In box 254 the user is asked to break down the sales into
 open **account** (credit), cash and credit **card** , and **optionally** the
 user can **select** whether he offers prompt payment discounts or whether
 there are any credit card fees to.